



Credit & Funding Pros

## **PERSONAL FUNDING PROGRAM:**

**Approvals in 2 Days - Funding in 7 Days**



**\$25K to \$100K in Total Personal Unsecured Credit Card Approvals is realistic to expect within 3 Weeks.**



### **Additional Benefits:**

- ✓ **12.1% Average APR**
- ✓ **Up to \$50K per Lender**
- ✓ **NO Upfront Fees!!**
- Many cards offer 0% APR for the first 2 years**
- 27 Lenders Available**
- Stated Income (NO Tax Returns!)**

### **Program Overview**

With the CFP Personal Funding Program, we can help you gain access to credit cards and lines of credit using your personal credit. Our in house pre-qualification tool, allows us to determine which funding opportunities you can pre-qualify for without pulling your credit, creating an inquiry on your credit profile. This competitive advantage gives CFP the ability to only go after the funding opportunities that you have a 90% + chance of qualifying for. This feature eliminates the risk of reducing your credit score due to multiple credit pulls that doesn't result in actual funding, destroying your chances of getting access to the level of funding you seek. We are so confident in our system that we charge NO Upfront fees, and if we are unsuccessful in getting you funding, your next vacation, a FREE 3day/2night Golf or Spa Vacation is on us! **(\$250.00 value)**

## **how we do it**

It's simple, our Credit and Funding Pros business lending program provides us access to thousands of lenders that lend to business that require a personal guarantor. These same lenders that lend with a personal guarantor based on your personal credit will in almost all cases, lend to that same individual based on the exact same criteria.

Once we have you pre-qualified with our business lenders to personally guarantee a business loan, we simply change the terms to an individual loan verses a business one!!! This allows us to get you pre-approved with without ever pulling your credit report, resulting in an hard inquiry, which can drop your score 6 to 10 points per inquiry.

This a FULL SERVICE Program, we complete and manage the entire personal funding process for YOU. We charge a 10-15% Success Fee on the Back-End after you have received funding. This is a no-lose proposition, because you don't pay if we don't succeed and if we don't succeed, your next vacation is on us!

**\$25K to \$100K in Total Personal Unsecured Credit Card Approvals is realistic to expect within 3 Weeks.**

#### **IDEAL CREDIT REQUIREMENTS:**

##### **1. 3+ Years of Clean Credit History (Ideally 5+ Years):**

No Derogatory Items or at least none in the recent past.

*Note: If your Credit History is not at least 3 Years Old, we can add Seasoned Tradelines to your Credit Report so you meet this Requirement, and if you have Recent and/or Unresolved Derogatory Items, we can show you how to remove them.*

##### **2. 3+ Open Revolving Credit Accounts:**

*Note: If you don't have at least 3 Open Revolving Accounts, then we can add Seasoned Tradelines to your Credit Report so you meet this Requirement.*

##### **3. 30% or Lower Revolving Debt Ratio:**

If your Combined Unsecured Revolving Debt is more than 30% of your Combined Unsecured Revolving Credit Limit, then you will need to pay down the Unsecured Debt to under 30%.

*Note: We can add Seasoned Tradelines to your Credit Report to dilute the Revolving Debt Ratio down to under 30%.*

##### **4. 680+ Credit Scores:**

If your Scores are under 680 we can take a look at your credit report to see what can be done to increase your score above this minimum score.

*Note: We can add Seasoned Tradelines to dramatically increase your Credit Scores and the overall Quality of your Personal Credit History in only 3 Weeks! It's common to see Credit Scores jump up 50 to 150 Points in 3 Weeks – This is the Real Deal.*

##### **5. No More Than 6 Inquiries per Credit Bureau in the last 90 Days:**

**Don't meet the IDEAL Credit Requirements?** Don't worry – We can solve all of your Credit Problems FAST! Contact Me Today to have our credit specialist review your report and give you a plan for immediate success!

**\*Note: Below you will see an example of a client who didn't qualify initially for our Personal Funding Program due to personal credit issues. Therefore they entered into our credit repair program. Once their file was completed we added trade lines and their scores increased to 760+. We were then able to successfully get the client \$25,000 in personal funding in one day!!!**

[Print Report](#)

[Close Window](#)

Prepared for: [REDACTED]

Report Date: **2/10/2015**

### Personal Profile

Here you will find the personal information contained in your credit file, including your legal name(s), address(es), current and previous employers, and date of birth.

	EXPERIAN	EQUIFAX	TRANSUNION
<b>Name:</b>	[REDACTED]		
<b>Also Known As:</b>	[REDACTED]		
<b>Year of Birth:</b>	[REDACTED]		
<b>Address(es):</b>	[REDACTED]	[REDACTED]	[REDACTED]
<b>Current Employer:</b>	[REDACTED]		
<b>Previous Employer(s):</b>	[REDACTED]		

### Credit Summary

This section gives you a broad look at your current and past credit status. Here you'll find the total number of open and closed accounts in your name, the total balance on those accounts, and delinquencies.

	EXPERIAN	EQUIFAX	TRANSUNION
<b>REAL ESTATE ACCOUNTS:</b>			
Count	0	0	0
Balance	\$0.00	\$0.00	\$0.00
Current	0	0	0
Delinquent	0	0	0
Other	0	0	0
<b>REVOLVING ACCOUNTS:</b>			
Count	0	0	0
Balance	\$0.00	\$0.00	\$0.00
Current	0	0	0
Delinquent	0	0	0
Other	0	0	0
<b>INSTALLMENT ACCOUNTS:</b>			
Count	0	0	0
Balance	\$0.00	\$0.00	\$0.00
Current	0	0	0
Delinquent	0	0	0
Other	0	0	0
<b>OTHER ACCOUNTS:</b>			
Count	0	0	0
Balance	\$0.00	\$0.00	\$0.00
Current	0	0	0
Delinquent	0	0	0
Other	0	0	0
<b>COLLECTION ACCOUNTS:</b>			
Count	0	0	0
Balance	\$0.00	\$0.00	\$0.00
Current	0	0	0
Delinquent	0	0	0
Other	0	0	0
<b>TOTAL ACCOUNTS:</b>			
Count	0	0	0

Balance	\$0.00	\$0.00	\$0.00
Current	0	0	0
Delinquent	0	0	0
Other	0	0	0

ACCOUNTS SUMMARY:

Open Accounts:	0	0	0
Closed Accounts:	0	0	0
Public Records:	2	2	1
Inquiries:	1	0	0

### Public Records

The information in this section comes from federal district bankruptcy records, state and county court records, tax liens and monetary judgments, and in some states, overdue child support records. Public records remain on your credit report for 7-10 years.

#### EXPERIAN

#### EQUIFAX

#### TRANSUNION

Type:	Judgement
Date Filed:	8/1/2008
Reference #:	[REDACTED]
Court:	[REDACTED]
Plaintiff:	[REDACTED]
Liability:	\$5,042.00
Asset:	

Type:	Judgment
Date Filed:	8/16/2008
Reference #:	[REDACTED]
Court:	[REDACTED]
Plaintiff:	[REDACTED]
Liability:	\$5,042.00
Asset:	

Type:	Judgement
Date Filed:	3/1/2009
Reference #:	[REDACTED]
Court:	STATE OF NEW YORK
Plaintiff:	
Liability:	\$2,070.00
Asset:	

Type:	Judgment	State tax lien
Date Filed:	3/29/2009	3/29/2009
Reference #:	[REDACTED]	[REDACTED]
Court:	[REDACTED]	Recorder of Deeds
Plaintiff:	[REDACTED]	
Liability:		\$2,070.00
Asset:		

### Credit Inquiries

This section contains the names of those who obtained a copy of your credit report. Inquiries remain on your report up to two years.

#### EXPERIAN

#### EQUIFAX

#### TRANSUNION

PRESSLER & PRESSLER  
Collections Attorney  
3/22/2013



### Account History

This section contains specific information on each account you've opened in the past. Positive information about your accounts remains on your report indefinitely.

There are **0** accounts on your report.

### PLUS Score<sup>SM</sup> Report

A PLUS Score is a numerical representation of your credit worthiness. The majority of lenders use some sort of credit scoring model to help predict what kind of credit risk you may be. For

each bureau's score and personalized analysis, click on the colored tabs below.

### PLUS Score from Experian

We apologize for any inconvenience, but we cannot accurately provide a score for the credit file you have requested. The file is reported as either unavailable, or does not show any record of credit accounts.

If you feel that this is an error, please contact the credit bureau directly to [dispute](#) the status of this information. Thank you.



### PLUS Score from Equifax

We apologize for any inconvenience, but we cannot accurately provide a score for the credit file you have requested. The file is reported as either unavailable, or does not show any record of credit accounts.

If you feel that this is an error, please contact the credit bureau directly to [dispute](#) the status of this information. Thank you.



### PLUS Score from TransUnion

We apologize for any inconvenience, but we cannot accurately provide a score for the credit file you have requested. The file is reported as either unavailable, or does not show any record of credit accounts.

If you feel that this is an error, please contact the credit bureau directly to [dispute](#) the status of this information. Thank you.

[Print Report](#)

[Close Window](#)

Prepared for: [REDACTED]

Report Date: **4/7/2015**

### Personal Profile

Here you will find the personal information contained in your credit file, including your legal name(s), address(es), current and previous employers, and date of birth.

	EXPERIAN	EQUIFAX	TRANSUNION
<b>Name:</b>	[REDACTED]	[REDACTED]	[REDACTED]
<b>Year of Birth:</b>	1983	1983	1983
<b>Address(es):</b>	[REDACTED]	[REDACTED]	[REDACTED]
<b>Current Employer:</b>			[REDACTED]
<b>Previous Employer(s):</b>			[REDACTED]

### Credit Summary

This section gives you a broad look at your current and past credit status. Here you'll find the total number of open and closed accounts in your name, the total balance on those accounts, and delinquencies.

	EXPERIAN	EQUIFAX	TRANSUNION
<b>REAL ESTATE ACCOUNTS:</b>			
Count	0	0	0
Balance	\$0.00	\$0.00	\$0.00
Current	0	0	0
Delinquent	0	0	0
Other	0	0	0
<b>REVOLVING ACCOUNTS:</b>			
Count	2	2	2
Balance	\$251.00	\$251.00	\$251.00
Current	2	2	2
Delinquent	0	0	0
Other	0	0	0
<b>INSTALLMENT ACCOUNTS:</b>			
Count	0	0	0
Balance	\$0.00	\$0.00	\$0.00
Current	0	0	0
Delinquent	0	0	0
Other	0	0	0
<b>OTHER ACCOUNTS:</b>			
Count	0	0	0
Balance	\$0.00	\$0.00	\$0.00
Current	0	0	0
Delinquent	0	0	0
Other	0	0	0
<b>COLLECTION ACCOUNTS:</b>			
Count	0	0	0
Balance	\$0.00	\$0.00	\$0.00
Current	0	0	0
Delinquent	0	0	0
Other	0	0	0

### TOTAL ACCOUNTS:

Count	2	2	2
Balance	\$251.00	\$251.00	\$251.00
Current	2	2	2
Delinquent	0	0	0
Other	0	0	0

ACCOUNTS SUMMARY:

Open Accounts:	2	2	2
Closed Accounts:	0	0	0
Public Records:	2	2	1
Inquiries:	0	0	0

**Public Records**

The information in this section comes from federal district bankruptcy records, state and county court records, tax liens and monetary judgments, and in some states, overdue child support records. Public records remain on your credit report for 7-10 years.

**EXPERIAN**

**EQUIFAX**

**TRANSUNION**

Type: Judgement  
 Date Filed: 8/1/2008  
 Reference #: [REDACTED]  
 Court: [REDACTED]  
 Plaintiff: [REDACTED]  
 Liability: \$5,042.00  
 Asset:

Type: Judgment  
 Date Filed: 8/16/2008  
 Reference #: [REDACTED]  
 Court: [REDACTED]  
 Plaintiff: [REDACTED]  
 Liability: \$5,042.00  
 Asset:

Type: Judgement  
 Date Filed: 3/1/2009  
 Reference #: [REDACTED]  
 Court: STATE OF NEW YORK  
 Plaintiff: STATE OF NEW YORK  
 Liability: \$2,070.00  
 Asset:

Type: Judgment  
 Date Filed: 3/29/2009  
 Reference #: [REDACTED]  
 Court: KINGS COUNTY CLERK  
 Plaintiff: STATE OF NEW YORK  
 Liability: \$2,070.00  
 Asset:

Type: State tax lien  
 Date Filed: 3/29/2009  
 Reference #: [REDACTED]  
 Court: Recorder of Deeds  
 Liability: \$2,070.00

**Credit Inquiries**

This section contains the names of those who obtained a copy of your credit report. Inquiries remain on your report up to two years.

There are 0 inquiries on your report.

**Account History**

This section contains specific information on each account you've opened in the past. Positive information about your accounts remains on your report indefinitely.

**CAP ONE NA**

**EXPERIAN**

**EQUIFAX**

**TRANSUNION**

Account Name:	CAP ONE NA	CAPITAL ONE NATIONAL	CAP ONE NA
Account Number:	[REDACTED]	[REDACTED]	[REDACTED]

Acct Type:	Credit Card	Revolving or Option	Revolving account
Acct Status:	Open	Open	Open
Monthly Payment:	\$25.00	\$25.00	
Date Open:	5/1/2007	5/1/2007	5/2/2007
Balance:			\$0.00
Terms:	Revolving		
High Balance:	\$693.00		\$693.00
Limit:	\$600.00	\$600.00	\$600.00
Past Due:			\$0.00
Payment Status:	Current	Pays account as agreed	Paid or paying as agreed
Comments:	Subscriber reports dispute resolved - consumer disagrees	CREDIT CARD	

**24-Month Payment History**

Date:	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb
	13	13	13	13	13	13	13	13	13	13	14	14	14	14	14	14	14	14	14	14	14	14	15	15
<b>Experian:</b>	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
<b>Equifax:</b>	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
<b>TransUnion:</b>	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

**CAPITAL ONE**

	EXPERIAN	EQUIFAX	TRANSUNION
Account Name:	CAPITAL ONE BANK USA N	CAPITAL ONE BANK USA	CAPITAL ONE
Account Number:	[REDACTED]	[REDACTED]	[REDACTED]
Acct Type:	Credit Card	Revolving or Option	Revolving account
Acct Status:	Open	Open	Open
Monthly Payment:	\$15.00	\$15.00	\$15.00
Date Open:	12/1/2010	12/1/2010	12/22/2010
Balance:	\$251.00	\$251.00	\$251.00
Terms:	Revolving		Minimum
High Balance:	\$809.00		\$809.00
Limit:	\$750.00	\$750.00	\$750.00
Past Due:			\$0.00
Payment Status:	Current	Pays account as agreed	Paid or paying as agreed
Comments:	Account was in dispute-now resolved-reported by subscriber	CREDIT CARD	

**24-Month Payment History**

Date:	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb
	13	13	13	13	13	13	13	13	13	13	14	14	14	14	14	14	14	14	14	14	14	14	15	15
<b>Experian:</b>	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
<b>Equifax:</b>	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
<b>TransUnion:</b>	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

**Legend**

- OK **Current**
- 90 **90 Days Late**
- ND **No Data Provided\***
- 120 **120 Days Late**
- 30 **30 Days Late**
- KD **Key Derogatory\*\***
- 60 **60 Days Late**
- RF **Repossession or Foreclosure**
- PP **Payment Plan**

\*Sometimes the credit bureaus do not have information from a particular month on file.

\*\* For additional information on Key Derogatory, please see your [Credit Report Guide](#).



## PLUS Score<sup>SM</sup> Report

A PLUS Score is a numerical representation of your credit worthiness. The majority of lenders use some sort of credit scoring model to help predict what kind of credit risk you may be. For each bureau's score and personalized analysis, click on the colored tabs below.

### PLUS Score from Experian

This PLUS Score is based on information from your **Experian** credit report.

Calculated on the PLUS Score model, your Experian® Credit Score indicates your relative credit risk level for educational purposes and is not the score used by lenders. [Learn more](#). Since information often differs among your three bureau reports, your PLUS Scores based on those reports will also vary.

Your PLUS Score is: **762** on a scale of 330 - 830.

#### Your Credit Category is:

Very Poor

Poor

Fair

Good

**Excellent**

Percentile: Your credit rating ranks higher than 75.49% of U.S. consumers.

### PLUS Score Analysis

#### What your PLUS Score means:

Factors in your credit file indicate you have excellent credit. Lenders will likely offer you the best rates and terms.

#### What this means to you:

Credit scoring can help you understand your overall credit rating and help companies better understand how to serve you. Overall benefits of credit scoring have included faster credit approvals, reduction in human error and bias, consistency, and better terms and rates for American consumers through reduced costs and losses for lenders. While lenders may use different scoring models to determine how you score, and each major credit bureau has its own method for calculating credit scores, the scoring models have been fairly well standardized so that a score at one bureau is roughly equivalent to the same score at another.

#### What factors raise your PLUS Score:

- You have done a great job at making all of your payments on time. The purpose of a credit score is to help lenders predict whether or not you will miss payments in the future, so keeping your record clean is a very positive factor.
- Credit cards are considered "maxed-out" when you have spent 90% or more of the credit limit. Lenders view you as someone who uses their credit responsibly and spends only what they can afford.
- You do not apply for a lot of new accounts. Having a lot of inquiries on your credit report worries lenders, because it is a sign that you may use credit and loans to supplement your income, and might be spending beyond your means.
- Installment loans usually carry large fixed monthly payments. Keeping your credit report clear of these major monthly expenses tells lenders that you have more money available to take on the additional debt of a new account.

#### What factors lower your PLUS Score:

- Lenders understand that it is much easier to manage a small amount of credit vs. a large amount of credit. Your relatively low credit limits signal to lenders that you have not had experience managing large amounts of credit, which makes them worried about extending more credit to you.
- Lenders recognize that obtaining and maintaining a mortgage requires more skill and discipline than other account types. People who have mortgages and pay them on time see an increase in their credit worthiness.

**Consumer Statement:**

**Statement:** No Statement(s) present at this time

**PLUS Score from Equifax**

This PLUS Score is based on information from your **Equifax** credit report.

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**Your PLUS Score is: 762 on a scale of 330 - 830.**

**Your Credit Category is:**

Very Poor

Poor

Fair

Good

**Excellent**

**Percentile:** Your credit rating ranks higher than 75.49% of U.S. consumers.

**PLUS Score Analysis****What your PLUS Score means:**

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- Lenders recognize that obtaining and maintaining a mortgage requires more skill and discipline than other account types. People who have mortgages and pay them on time see an increase in their credit worthiness.

## PLUS Score from TransUnion

This PLUS Score is based on information from your **TransUnion** credit report.

Calculated on the PLUS Score model, your TransUnion® Credit Score indicates your relative credit risk level for educational purposes and is not the score used by lenders. [Learn more](#). Since information often differs among your three bureau reports, your PLUS Scores based on those reports will also vary.

Your PLUS Score is: **772** on a scale of 330 - 830.

### Your Credit Category is:

Very Poor

Poor

Fair

Good

**Excellent**

Percentile: Your credit rating ranks higher than 85.23% of U.S. consumers.

## PLUS Score Analysis

### What your PLUS Score means:

Factors in your credit file indicate you have excellent credit. Lenders will likely offer you the best rates and terms.

### What this means to you:

Credit scoring can help you understand your overall credit rating and help companies better understand how to serve you. Overall benefits of credit scoring have included faster credit approvals, reduction in human error and bias, consistency, and better terms and rates for American consumers through reduced costs and losses for lenders. While lenders may use different scoring models to determine how you score, and each major credit bureau has its own method for calculating credit scores, the scoring models have been fairly well standardized so that a score at one bureau is roughly equivalent to the same score at another.

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- You do not apply for a lot of new accounts. Having a lot of inquiries on your credit report worries lenders, because it is a sign that you may use credit and loans to supplement your income, and might be spending beyond your means.
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worthiness.



# Congratulations, You're Approved!

CREDIT LIMIT

**\$5,000**

PURCHASE  
RATE

**0%**

**> 17.9%**

*Variable APR  
thereafter*

*Intro APR until December 2015*

Above are some of your account terms to have handy. Your new Capital One® credit card and Welcome Materials should arrive in **7-10 business days** and will have additional information about your account.

## Set Up Online Access

### Step 1 of 2: Create username

**Continue to step 2**

### Already signed up with another card?

Just sign in to your account and link your new card when it arrives.

**Sign in to my existing account**

### Step 2 of 2: Add security questions

## Have questions?

[Online Chat](#)

[Enrollment FAQ](#)





### Chase Freedom®

0% Intro APR for 15 months on purchases and balance transfers. After that, variable APR, currently 22.99%\*

The balance transfer fee is 3% of the amount transferred with a minimum of \$5.\*

- **Earn a \$100 Bonus** after you spend \$500 on purchases in your first 3 months from account opening.\* Earn a \$25 Bonus when you add your first authorized user and make your first purchase within this same 3-month period.\*
- **Earn 5% cash back** on up to \$1,500 in combined purchases in bonus categories each quarter.\*
- **New 5% cash back** categories every 3 months like gas stations, restaurants, and Amazon.com.\* And it's free and easy to activate your bonus each quarter!  
[See 2015 Calendar](#)
- **Earn an unlimited 1% cash back** on all other purchases.\*
- **No Annual Fee.\***

[\\*OFFER DETAILS](#)

**Congratulations!** Your response for **Chase Freedom Credit Card** has been approved.

You'll receive your new card and Cardmember Agreement in 7-10 business days. When your card arrives, please confirm you received it by logging on to Chase.com or calling the toll-free number provided.

- **Your new account has a credit line of \$4,500.**  
If this does not meet your needs, you can discuss available credit line options with a Customer Service Specialist when you call to confirm receipt of your card.
- **Your Purchase Annual Percentage Rate (APR) is 22.99% variable.**  
For all rate, fee and cost information, please refer to the Cardmember Agreement you'll receive with your card.
- **Your Intro APR is 0% for the first 15 billing cycles your Account is open.**

**Note:** If your response included balance transfer requests, those requests are still under review. You'll receive information about your requests in the mail within the next ten business days.

Thank you for choosing Chase.



## Capital One® Card Application

This page is secure. Questions? Review our [FAQ](#).

### Congratulations! You're approved.

You have been approved for a Capital One® credit card. You should receive your card and welcome materials within 7-10 business days.

After you receive your card, enroll in Capital One Online Banking to find simple, secure, and convenient ways to manage your new account.

- Pay your credit card bill when it's convenient to you.
- Stop paper clutter by enrolling in e-statements.
- Link all of your Capital One® credit cards.
- Subscribe to e-mail and text message account alerts.

**Your Account Summary**

**% Account Terms**

- ✓ Credit Limit: \$15,000.00
- ✓ Purchase APR: 22.9% variable APR
- ✓ Transfer APR: 22.9% variable APR

For more important information please see the [Account Opening Disclosures](#) and [Credit Score Disclosure](#) and print a copy for your records.

Visit the [Capital One home page](#).

**Also from Capital One**

Learn about the full range of products that Capital One has to offer.

Visit the [Capital One home page](#).

Please do not hit your browser's Back button