



Application Incomplete

Thank you for applying for a **Destiny[®] Mastercard[®]** issued by **First Electronic Bank**.

In order to complete your application, we request the following information:

- Copy of a valid driver's license verifying your name, date of birth, and physical address; and a copy of a non-expired government-issued id verifying your social security number.

Name:	Laura Joiner
Application Number:	DestinyMC556063258
Transaction Date:	11/11/2023
Status:	Application Incomplete

Alternatively, if you do not have a valid driver's license, please provide a copy of (1) unexpired government issued identification or documentation that verifies your name and date of birth, and (2) documentation that verifies your name and physical address.

Acceptable examples of identification or documentation that verify your name and date birth are: an unexpired state-issued identity card, an unexpired passport, or an unexpired permanent resident card. Acceptable examples of documentation that verify your name and physical address are: an unexpired state-issued identity card, a utility bill dated within the last 60 days, an unexpired insurance card, a lease or rental agreement, or a property tax receipt.

Please mail the above to:

First Electronic Bank
C/o Concora Credit
P.O. Box 4477
Beaverton, OR 97076

Or fax it to us at (888) 325-4717.

IF WE DO NOT RECEIVE THE REQUESTED INFORMATION WITHIN THE NEXT 30 DAYS, NO FURTHER CONSIDERATION WILL BE GIVEN TO YOUR APPLICATION.

Please note the following:

1. Be sure to include your DestinyMC 556063258, full name and the last four digits of your Social Security number on your correspondence.
2. Mail is the preferred method of receiving documents. If you send your information by fax with poor resolution or with a document that is not legible, your application may be declined. If you choose to fax the requested information, first make a copy of your documents on the lightest setting and then fax the copy. Use the fax machine's confirmation to determine whether your documents were received by us.
3. Allow for up to ten (10) business days for us to review your documents and complete the processing of your Application.
4. After we have reviewed your documentation and/or processed your application, you will receive an email and/or letter notifying you of our decision.

If you have questions about this notice, please write to us at the mailing address listed above.

Sincerely,
Concora Credit

The Destiny Mastercard Account is issued by First Electronic Bank and serviced by Concora Credit Inc.

Notice:

The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The Federal agency that administers compliance with this law concerning this creditor is the FDIC Consumer Response Center, 1100 Walnut Street, Box #11, Kansas City, MO 64106.