



December 3, 2013

Jeffrey Epstein
9 E 71st Street
New York, NY 10021

RE: Reconsideration of credit request
(Reference #'s 9217511827, 9217511578, 9217511553, 9217511572, 9217511568 & 9217511554)

Dear Mr. Epstein,

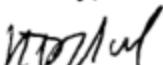
We received your request for reconsideration of our original decision on your business credit card applications, with file #'s referenced above. After further consideration, we remain unable to approve your request for a business credit card for the following reasons:

- We are unable to verify financial information
- You have adverse public record(s) See US Department of Justice
SMART Office
810 7th Street NW
Washington, DC 20531

<http://www.nsopr.gov/>

The Bank must continually assess the overall risk profile of its customers. This decision was difficult to make and was reached after careful analysis. We realize this is your second request, but we simply are unable to accommodate any extension of credit to you. We apologize for any inconvenience this situation causes you. Should you have any questions, please call [REDACTED]

Sincerely,


Michael Marvel
Approval Officer – Bank of America

EQUAL CREDIT OPPORTUNITY ACT NOTICE

The federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applications 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 the law concerning FIA Card Services, N.A., 1100 N. King Street, Wilmington, DE 19884, is the Bureau of Consumer Protection, 1700 G Street NW, Washington DC 20006.