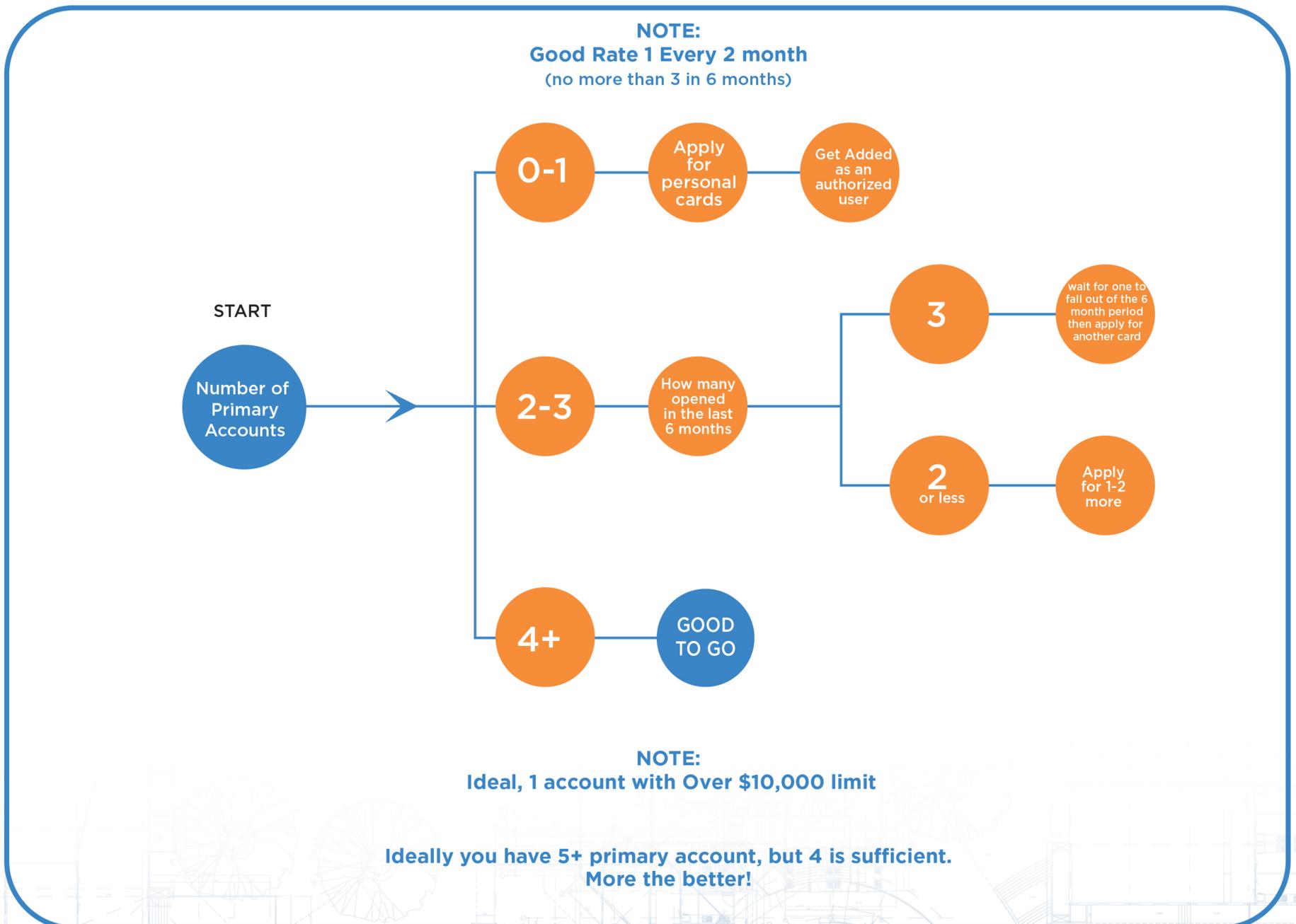
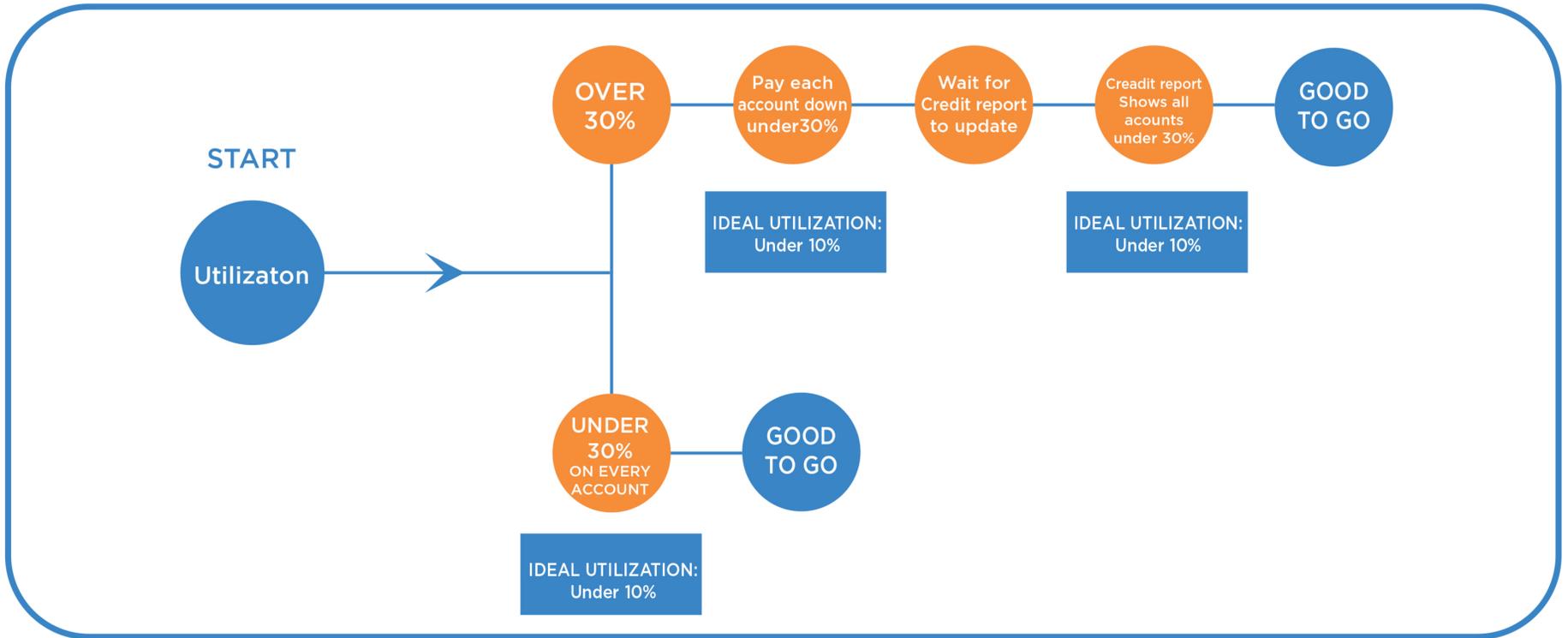
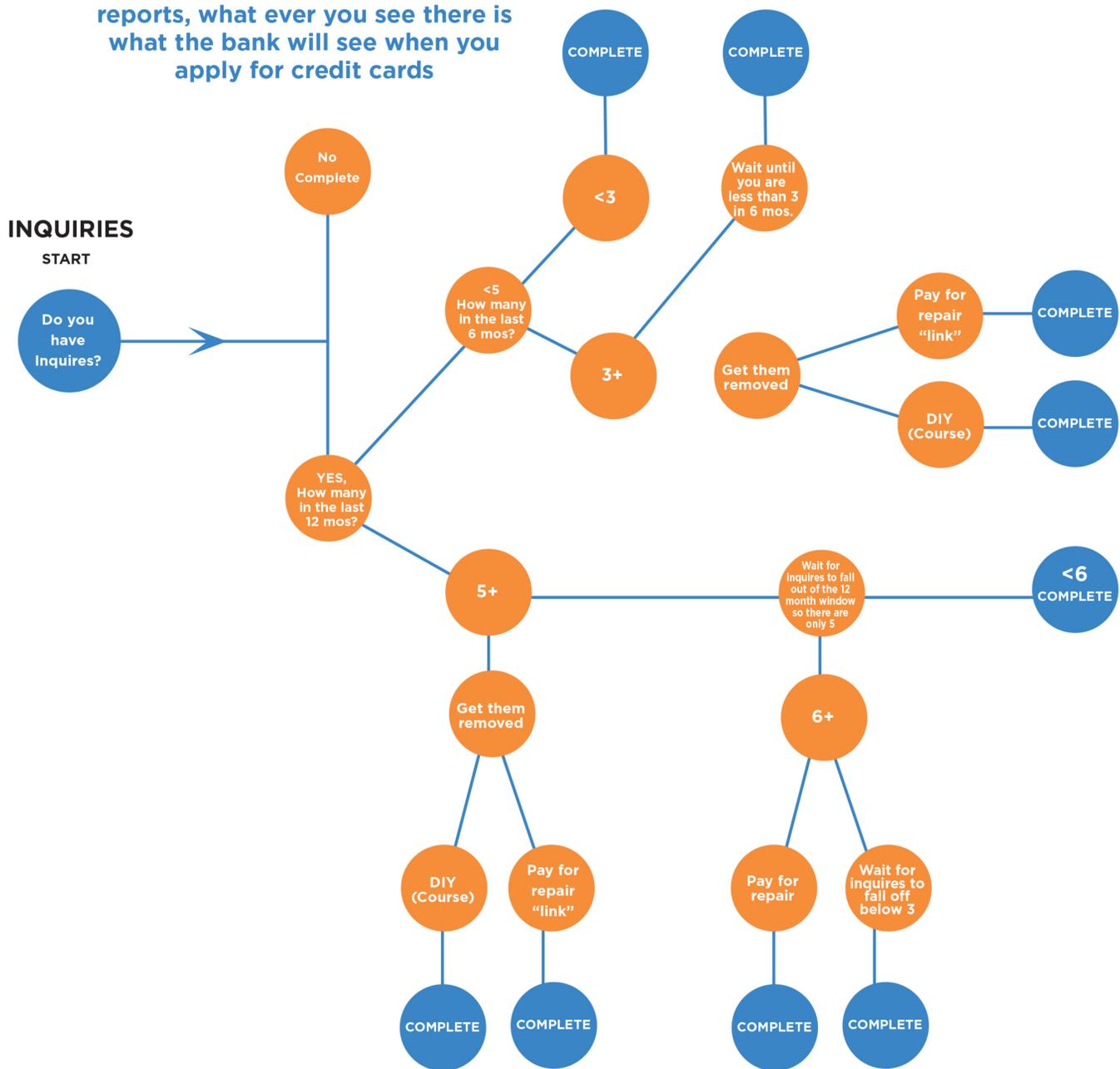


Utilization and Primary Accounts Flow Charts



Inquiry Flow Chart

Make sure you verify your 3-bureau reports, what ever you see there is what the bank will see when you apply for credit cards



Derogatory Flow Chart

