

Our investigation of your concerns confirmed that the service you received did not meet the level of service we strive to provide to all of our customers. We pride ourselves in providing excellent customer service, and we apologize for your less than satisfactory experience with Avant. Avant is actively working to resolve the issue that affected your AvantCard account, and as a courtesy, Avant waived the annual fee of \$39.00 assessed to your account. The amount of \$39.00 will be refunded to you via paper check and sent to the address on file, 10899 Coral Shores Dr. 102 Jacksonville, FL 32256.

Additionally, we have confirmed the account has not been reported negatively to the credit reporting agencies as a result of this matter. We apologize again for any inconvenience this has caused you.

We trust that this letter explains and resolves this matter.

Sincerely,

WebBank Compliance Department  
HC/ms

cc: Utah Department of Financial Institutions