



Pacific Capital Bank
30343 Canwood Street, Suite 100
Agoura Hills, California 91301
P.O. Box 3001
Agoura Hills, California 91376

**DISCLOSURE OF RIGHT TO REQUEST SPECIFIC REASONS
FOR CREDIT DENIAL
UNDER THE EQUAL CREDIT OPPORTUNITY ACT**

If your application for business credit is denied, you have the right to a written statement of the specific reasons for the denial. To obtain the statement, please contact:

Ms. Kimberlee von Disterlo
Vice President and Credit Manager
Pacific Capital Bank
P.O. Box 3001
Agoura Hills, California 91376
(800) 272-7200 or (818) 865-3300

within 60 days from the date you were notified of our decision. We will send you a written statement of reasons for the denial within 30 days of receiving your request for the statement.

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 credit is:

Office of the Comptroller of the Currency
Consumer Assistance Group
1301 McKinney Avenue, Suite 3450
Houston, Texas 77010-9050