



P. O. Box 8885
Wilmington, DE 19899-8885

[REDACTED]

[REDACTED]
[REDACTED]
[REDACTED]

RE: [REDACTED] World Elite Mastercard® account ending [REDACTED]

Dear [REDACTED]

I am in receipt of correspondence forwarded to Barclays Bank Delaware ('Barclays') [REDACTED] [REDACTED]. I understand your concerns regarding the credit reporting of the above referenced Hawaiian Airlines World Elite Mastercard account and would like detail the results of my investigation, and recap our conversation

I confirmed that the annual fee of \$89 was billed to your account on [REDACTED] August 30, 2019. The annual fee was later paid in full on [REDACTED], bringing the account to a zero balance. We have completed our investigation and agree to change the information that has been reported on your credit report. Specifically, we have removed the late payment history that was related to the late payment of the annual fee. Please allow up to 30 days for the changes to appear on your credit report. I apologize for any inconvenience this may have caused.

If you have future questions regarding credit reporting from Barclays, you can submit a dispute directly with us by mailing a letter to:

Barclays FCRA Credit Disputes
P.O. Box 8803
Wilmington, DE 19899

Please include the following information:

- Contact Information - Name, Address and Phone Number
- Specific information that is being disputed with an explanation as to why the data is inaccurate
- Any supporting documentation or other information reasonably required to substantiate the dispute.