

If you have any questions please feel free to call our credit office. We look forward to serving you in the future.

Regards,

Odmowa udzielenia kredytu (Credit refusal)

Dear Sir:

Thank you for taking the time to apply for credit with ABC Bank. We welcome your business but unfortunately we are unable to extend credit to you at this time. Your credit application was denied because of low liquidity and not clear prospects for sales of your products.

When your situation changes, we would be happy to reconsider your application. In the meantime, we welcome the opportunity to do business with you on a cash basis.

Regards,

Zwrot czeku bez pokrycia (Check return)

Dear Sir:

We have not heard from you since our letter of May 15 informing you that check number 25003 for \$5000.00 was returned by your bank a second time. At that time we requested that you send us a certified check, cashier's check or money order or call us to make other arrangements.

If we do not receive payment within ten days of the date of this letter, we will be forced to turn this account over to a collection agency. In order to avoid damage to your credit