We appreciate your interest in obtaining a Doe's credit card. After carefully reviewing your credit application, we have concluded that we cannot offer you a credit card at this time. Although your work record is excellent and your income is sufficient to qualify, several entries on your credit report show payments over 60 days delinquent. In considering credit card applications, we hope to find no payments in the past year that are over 30 days delinquent.

Doe's has a layaway plan, and we hope you will take full advantage of that service until we can offer you credit. As you situation improves, please reapply for a Doe's credit card. We greatly value your business.