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# Adverse Action Notice

**This notice is provided by AAA - The Auto Club Group.**

We're sorry, but we're unable to proceed with your payment transaction. Our decision was based in whole or in part on information obtained in a report from Early Warning Services, Inc., a consumer reporting agency. Early Warning provides authentication and risk management services to businesses nationwide.

You have a right under the Fair Credit Reporting Act (FCRA) to know the information contained in your credit file at Early Warning, the consumer reporting agency. Early Warning played no part in our decision and is unable to supply you with specific reasons for the denial decision made by us.

Under the Fair Credit Reporting Act, you have the right to obtain a free copy of your report from Early Warning, if you request it no later than 60 days after you receive this notice. In addition, if you find that any information contained in the report you receive is inaccurate or incomplete, you have the right to dispute the matter with Early Warning.

**You may reach Early Warning toll free at 1-800-745-4210, or write to them at:**

Early Warning  
16552 N. 90th Street  
Scottsdale, AZ 85260

**If you need further assistance in making a payment on your insurance policy, please contact:**

In the state of Michigan please call **877-446-9222** Monday-Friday 8:00 am - 9:00 pm (ET), Saturday 8:00 am - 6:00 pm (ET).

In the states of Illinois, Indiana, Nebraska, North Dakota, Iowa, Minnesota and Wisconsin, please call **877-446-9222** Monday-Friday 8:00 am - 8:00 pm (CT), Saturday 8:00 am - 4:30 pm (CT).

In the states of Florida, Georgia and Tennessee, please call **855-647-3846** Monday-Friday 8:00 am - 8:00 pm (ET), Saturday 9:00 am - 2:00 pm (ET).

**If you need further assistance in making a payment on your new membership purchase, please contact:**

All states please call **800-564-6222** Monday-Friday 8:00 am - 9:00 pm, Sat 8:00 am - 6:00 pm, closed Sundays.