

Exhibit 52



Dispute Resolution Services P.O. Box 53137 Phoenix AZ 85072-3137

<<Letter Date>>

<<First Name>> <Last Name>>

<<Address Line 1>>

<<Address Line 2>>

Amount: <<Claim Amount>>
in: <<Account Ending>>

Claim number: <Claim Number>>

Account ending

<<First Name>>:

The above listed claim has been closed.

What you need to know

Your claim has been closed because we believe the account or the claim have been the subject of fraud or suspicious activity. Any temporary credit that was applied to your account related to this claim, including any related reimbursement of fees, has been or will be debited from your account and reflected in your available balance, if any.

We're here to help

If you have any questions, please call us at 855-355-5058, Monday through Friday, 8 a.m. to 8 p.m. Eastern. If you contact us by phone or in writing, you may request that we reopen your claim for further consideration. You will be asked to give us information, including any documents you may have, to support your claim.

You have the right to request documents, if any, that we relied on in making our determination.

