

Credit Rating	Description
B9	Deceased
F1	Lost
FA	Altered/Counterfeit
FS	<p>Charged-off (see Collections Credit Ratings)</p> <ul style="list-style-type: none"> Account issued to Monarch Recovery Management, Inc (External Collections Agency) for pre-litigation asset search. <p>Disabled effective 4/23/13</p>
FV	Failed Verification
J1	<p>Plastic returned with a yellow address update (NCOA) sticker from USPS. (See T2 for all other returned mail.)</p> <ul style="list-style-type: none"> RLT 621 is mailed to the address currently on file. RLT 521 is mailed to the address updated from the NCOA sticker the following business day and the plastic is mailed to the updated address.
J2	<p>Plastic returned with no address update provided.</p> <ul style="list-style-type: none"> See T2 for all other returned mail.
M9	91+ days past due -Bucket 4 (cancel).
S1	<p>Corporate: 1-30 days past due - Bucket 1</p> <ul style="list-style-type: none"> See Collections Quick Reference job aid for LM exceptions.
S1	<p>Corporate: 31-60 days past due - Bucket 2</p> <ul style="list-style-type: none"> See Collections Quick Reference job aid for LM exceptions.
S2	<p>Corporate: 61-90 days past due - Bucket 3 (suspend)</p> <ul style="list-style-type: none"> See Collections Quick Reference job aid for LM exceptions.
T1	Employee Terminated, Retired, or Left the Agency.
T2	Returned correspondence (statements, TBR Reports, Year End Summary, PIN mailers, etc.)

	<ul style="list-style-type: none"> • See J1/J2 for returned plastics.
T3	<p>Fraud Application</p> <ul style="list-style-type: none"> • See Fraud Applications - Common
T4	NRI
T5	Stolen/Unauthorized MO/TO
T6	FEW Block
T8	<p>IB Corporate: 2 Returned checks received within the lifetime of the account.</p> <ul style="list-style-type: none"> • See the Returned Check job aid for more information.
T9	T9 FEW BLOCK (CREDIT ABUSE)
V8	Closed: Individual's Request
V9	Closed: Agency's Request