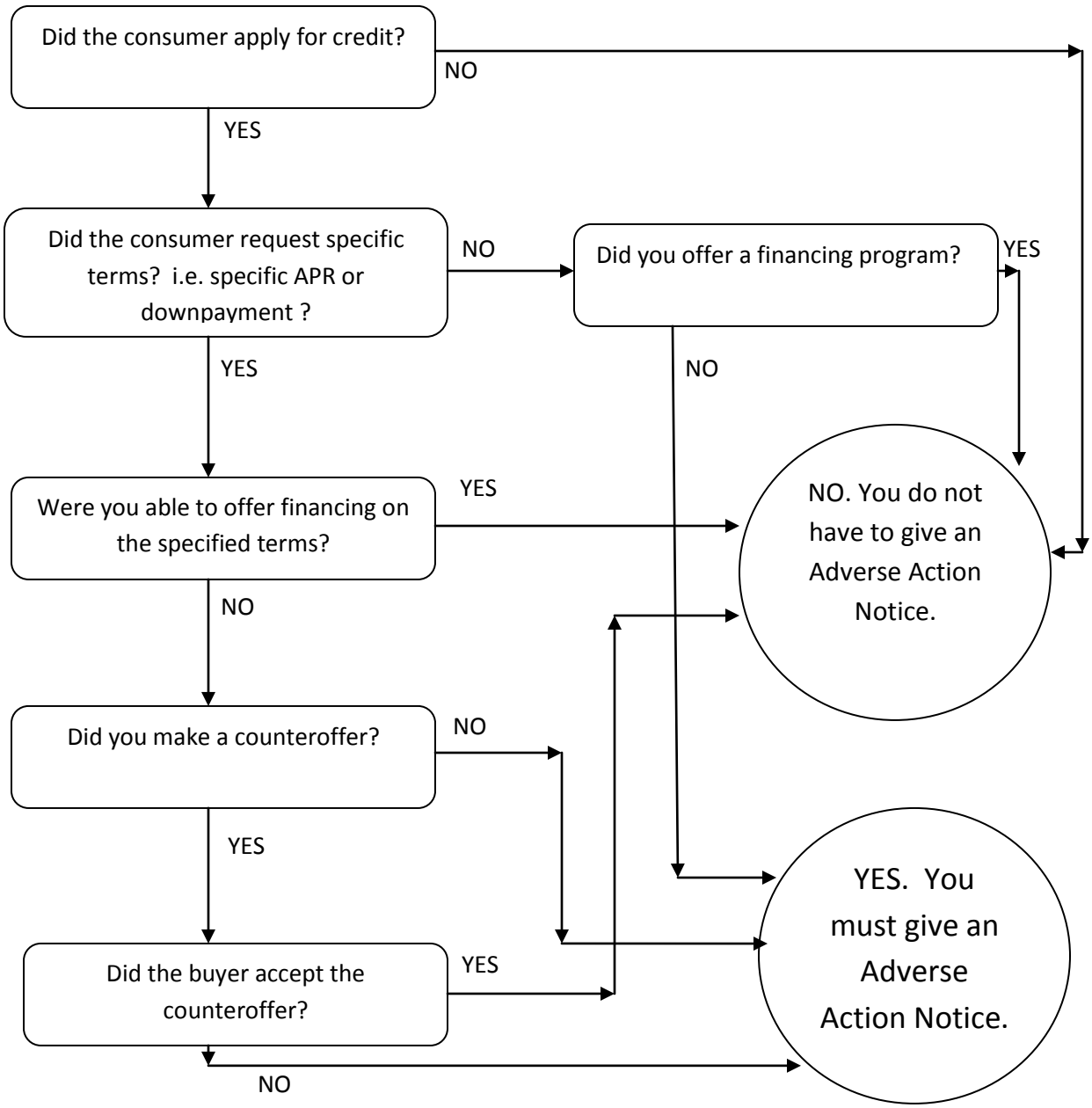Who must receive an Adverse Action Notice? (Notice of Credit Denial)