

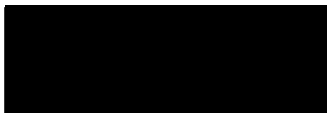
PO BOX 48458  
OAK PARK, MI 48237  
Return Service Requested

4/23/2009

**Phillips & Cohen Associates, Ltd.**

Ph (866) 301-6678  
Fx (609) 518-9442

M-TH - 8am - 9pm Eastern Time  
Fri. - 8am - 8pm Eastern Time  
Sat - 8am - 12pm Eastern Time



Client Acct#: [Redacted]  
Account #: [Redacted]  
Balance: \$5677.52 as of 4/23/2009

CARDMEMBER SERVICES  
9321 OLIVE BLVD  
OLIVETTE, MO 63132

\*\*\* PLEASE DETACH AND RETURN IN THE ENCLOSED ENVELOPE WITH YOUR PAYMENT \*\*\*

Re: Client: US BANK  
Client Acct#: [Redacted]  
Our Acct#: [Redacted]  
Balance: \$5677.52 as of 4/23/2009

Dear, [Redacted]

Pursuant to our telephone conversation on 4/23/2009, US BANK will accept a payment of at least \$1136.00 as settlement on the above referenced account if paid on or before 4/30/2009. Upon US BANK receipt of at least \$1136.00, you will be released from any further obligation regarding the above referenced account.

**SETTLEMENT TO BE CONSUMMATED AS FOLLOWS:**

\$1136.00 CASHIER'S OR BANK CHECK TO BE RECEIVED BY US BANK AT THE ABOVE ADDRESS ON OR BEFORE 4/30/2009.

Correspondence other than payments should be sent to the address below.

Thank you for your prompt attention to this matter.

Sincerely,  
Phillips & Cohen Associates, Ltd.

**\*\*IMPORTANT CONSUMER INFORMATION\*\***

This is an attempt to collect a debt and any information obtained will be used for that purpose. This communication is from a debt collector.

*Correspondence other than payments should be sent to the address below*

Phillips & Cohen Associates, Ltd. • 1002 Justison St. • Wilmington, De 19801 • (866) 301-6678  
Office Hours: M-Th 8AM-9PM ET, F 8AM-6PM ET, Sat 8AM-12PM ET