

Cardmember Service PO Box 108, St Louis, MO 63166-9801



November 14, 2009

Re: Balance: \$18,573.66

Dear

The Credit Card Center agrees to accept \$\$2500.00 as settlement in full on the above referenced account number. This agreement is valid provided \$\$2500.00, the accepted amount, is received on or before 11/30/2009.

If any of the payments are returned for any reason (for example: insufficient funds or account closed), this settlement offer will become null and void. Upon settlement, we will no longer be collecting on this debt. The account will be reported to the credit bureau as follows: charged off/settled in full. You may receive a 1099 IRS Form if the balance after settlement is greater than \$600.00.

Our overnight address is:

Cardmember Service
P.O. Box 108,
St. Louis, MO 63166-9801

Thank you in advance for your prompt attention to this matter.

Sincerely,

Collection Department
Cardmember Service
1-800-699-2566

For your convenience, we offer many express methods of payment. Please call our office as soon as possible at the number above to discuss which method best suits your account's needs.

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