



**NCO Financial Systems, Inc.**  
**500 N. Franklin Turnpike**  
**PO Box 505**  
**Ramsey, NJ 07446-0585**

Office Hours: 8:00a.m. - 9:00p.m. Monday - Thursday  
8:00a.m. - 5:00p.m. Fri  
8:00a.m. - 12:00p.m. Sat

January 18, 2010

Creditor: American Express  
Account #:  
Our Reference Number:  
Balance: \$ 1,599.72  
Settlement Offer: \$ 680.00

Dear

Pursuant to your agreement, we can offer you a settlement of \$ 680.00 due by 01/28/2010.  
Upon clearance of said funds, American Express will be notified that the account is settled.

Please contact us at 877-305-0619, if you have any questions.

Please forward all payments/correspondence to: NCO Financial Systems, Inc.  
507 Prudential Road  
Horsham, PA 19044

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

Calls to or from NCO Financial Systems, Inc. may be monitored or recorded for quality assurance.

RAMSI