

CLIENT SERVICES, INC.
3451 HARRY S. TRUMAN BLVD.
ST. CHARLES, MO 63301-4047
800-521-3236

Office Hours (Central Time): Monday-Thursday: 8am-9pm
Friday: 8am-5pm
Saturday: 8am-12noon
Sunday: Closed

January 25, 2013

Original Balance	\$27,221.45
Settled for	\$10,000.00
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Saved	\$17,221.45

63% Savings

RE: CITIBANK, N.A. - CITI MASTERCARD
ACCOUNT NUMBER: XXXXXXXXXX5611
BALANCE DUE: \$27,221.45
TOTAL SETTLEMENT OFFER AMOUNT: \$10,000.00

In an effort to resolve this CITIBANK, N.A. - CITI MASTERCARD account, your creditor has authorized our offices to extend a reduced settlement offer on the above balance due. The current settlement offer is \$10,000.00. To accept this settlement offer, please make the initial payment by the date listed beside payment one. This offer is contingent upon timely receipt of all payment(s).

Reserving the right to negotiate, your creditor will accept the following payment installment settlement as outlined below or on page two of this document, to settle the above account in full.

If you accept the above terms, please contact our offices immediately by calling our toll free telephone number at 1-877-288-0504, or by writing to the above address.

Please make all payment(s) payable to Citibank, N.A. and send payment(s) to Client Services, Inc. P.O. Box 1503, St. Peters, MO 63376.

We look forward to working with you in resolving this matter.

Thank you,

JAMES RIVERS

If you have any questions or concerns regarding how your account has been handled by Client Services, Inc., please contact our consumer affairs department toll free at 1-877-665-3439.

THIS COMMUNICATION IS FROM A PROFESSIONAL DEBT COLLECTION AGENCY. THIS IS AN ATTEMPT TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

Please know that if under the terms of this account settlement, the amount forgiven by your creditor was equal to or greater than \$600.00, your creditor may be required by the Internal Revenue Service to report such amount, and issue you a Form 1099 income statement. If you have any questions regarding your personal taxes, it is recommended that you consult with a tax professional.

FOR IMPORTANT RIGHTS AND PRIVILEGES WHICH MIGHT APPLY TO YOUR STATE OF RESIDENCE PLEASE SEE BELOW OR REVERSE SIDE (IF FAXED, THEN FOLLOWING PAGE).

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