



NCO Financial Systems, Inc.
507 Prudential Road | Horsham, PA 19044
Toll Free: 800.550.9619 | Fax: 866.269.8669
Hours of Operation: M-F 8:00am-5:00pm ET

January 18, 2013



Original Balance	\$2,907.18
Settled for	\$950.00
Saved	\$1,957.18

67% Savings

Re: Your Client:
 Creditor: FIA CARD SERVICES, N.A.
 Account No.: *****8140
 Orig. Acct. No.: *****2868
 Your Bank of America Card
 Our Reference Number:
 Total Balance: \$2,907.18



Dear Sir or Madam:



Pursuant to our agreement regarding the above account, this letter is to confirm that the above creditor will accept the amount of \$950.00 as settlement, if payment is received as follows:

- \$135.71 on or before 01/30/2013
- \$135.71 on or before 02/28/2013
- \$135.71 on or before 03/28/2013
- \$135.71 on or before 04/28/2013
- \$135.71 on or before 05/28/2013
- \$135.71 on or before 06/28/2013
- \$135.74 on or before 07/31/2013

Should your client choose not to accept this offer, your client's account balance may be periodically increased due to the addition of accrued interest or other charges as provided in your client's agreement with the original creditor or as otherwise provided by state law.

Upon receipt of all required payments, your account will be considered settled and you will not be obligated to pay the remaining balance. The terms of this settlement will not be renegotiated at a later date. You must make all required payments by their agreed upon due dates. Payments submitted as a result of this settlement are not eligible for refund at anytime, except in an instance where the total of all payments made exceeds the total amount due under the terms of this settlement. If, as a result of this settlement, the amount forgiven or cancelled on this debt equals or exceeds \$600, the IRS may require FIA Card Services N.A. to report the amount forgiven or cancelled on a Form 1099-C. You will receive this form for the year in which the settlement is completed. If you want advice about the potential tax consequences that may result from this settlement, FIA Card Services N.A. recommends that you consult a tax professional of your choosing. FIA Card Services N.A. does not make any representations about the tax consequences that this settlement may have for you or any reporting requirements that may be imposed on FIA Card Services N.A.

This is an attempt to collect a debt. Any information obtained will be used for that purpose. This is a communication from a debt collector. This collection agency is licensed by the Department of Consumer Affairs of the City of New York, License #0960407.

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