

PERSONAL AND CONFIDENTIAL  
PO BOX 26314  
LEHIGH VALLEY PA 18002-6314

01367



023/A63/015/03/04/2015



54417-05A14

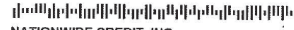
1 Broadway Ste 1600  
New York NY 10004-1303

ACCOUNT NUMBER:	[REDACTED]
NCI ID:	[REDACTED]
ACCOUNT BALANCE:	\$2,617.51
AMOUNT ENCLOSED:	

o Change of address: Print New Address on Back



REMIT TO:



NATIONWIDE CREDIT, INC.  
PO BOX 26314  
LEHIGH VALLEY PA 18002-6314

**Original Balance: \$2,617.51**  
**Settled for: \$1,047.00**  


---

**Saved: \$1,570.51**

60% Savings

\*\*\* Please See Reverse Side of This Letter for Important Consumer Information \*\*\*  
Please Detach and Return this Stub in the Enclosed Envelope with your Check or Money Order. Make Sure the "Remit to" Address appears in the Window



**Nationwide Credit, Inc.**

PO BOX 26314  
LEHIGH VALLEY PA 18002-6314  
Monday-Friday 8:00 am-6:00 pm ET 1-877-779-3471

NCI ID:	[REDACTED]
Current Creditor:	AMERICAN EXPRESS
Account Number:	[REDACTED]
Account Balance:	\$2,617.51
Date:	03/04/2015

Dear [REDACTED]

This letter is to confirm our telephone conversation regarding settlement of the balance owed on your account referenced above. When we discussed the settlement offer, you agreed to pay the settlement amount listed below to resolve this account.

Settlement Amount  
\$1,047.00

This settlement offer is contingent upon timely payments. We will honor this offer provided the full settlement amount is paid by 05/18/2015 in accordance with the payment schedule outlined below:

Payment No.	Payment Date	Payment Amount	Payment No.	Payment Date	Payment Amount
1	03/17/2015	\$349.00			
2	04/17/2015	\$349.00			
3	05/18/2015	\$349.00			

Upon receipt and clearance of payment for the settlement amount, no further attempts will be made to collect the remaining balance. Failure to remit payment(s) for the Settlement Amount in accordance with the terms referenced above may result in further collection efforts to recover the full balance owed.

The state of New York requires us to provide you the following notice:

If a creditor or debt collector receives a money judgment against you in court, state and federal laws may prevent the following types of income from being taken to pay the debt:

- Supplemental security income, (SSI);
- Social security;
- Public assistance (welfare);
- Spousal support, maintenance (alimony) or child support;
- Unemployment benefits;
- Disability benefits;
- Workers' compensation benefits;
- Public or private pensions;
- Veterans' benefits;
- Federal student loans, federal student grants, and federal work study funds; and
- Ninety percent of your wages or salary earned in the last sixty days.

If you have any questions, please contact us at 1-877-779-3471. We are available to assist you Monday-Friday 8:00 am-6:00 pm ET.

American Express is required to file a form 1099C with the Internal Revenue Service for any cancelled debt of \$600.00 or more. Please consult your tax advisor concerning any tax questions.

Sincerely,  
MAURICE RICO  
Nationwide Credit, Inc.

This communication is an attempt to collect a debt by a debt collector or consumer collection agency and any information obtained will be used for that purpose.



A63