

ARS National Services Inc.

PO Box 469100
Escondido, CA 92046-9100
Phone: (800) 665-3140 FAX: (866) 422-0765
TTY/TDD service at: (866) 922-9620
www.payarsnational.com

Monday, November 20, 2017

ACCOUNT IDENTIFICATION |

Creditor: Citibank NA/CBNA Consumer Installment Loans

Account: [REDACTED]
ARS Reference Nb: [REDACTED]
Balance: \$9,934.75 ←

Enrolled Balance:	\$9,648.00
Current Balance:	\$9,934.75
Settlement Amount:	\$3,480.00
Settlement %:	36.07%
% Debt Reduction:	42.93%

Dear: [REDACTED]



This letter confirms that ARS is duly authorized to accept **\$3,480.00** to settle the above-referenced account. The settlement amount is due as follows:

Payment 01:	\$115.00	Due on:	Tuesday, November 28, 2017
Payment 02:	\$400.00	Due on:	Thursday, December 28, 2017
Payment 03:	\$400.00	Due on:	Sunday, January 28, 2018
Payment 04:	\$400.00	Due on:	Wednesday, February 28, 2018
Payment 05:	\$400.00	Due on:	Wednesday, March 28, 2018
Payment 06:	\$400.00	Due on:	Saturday, April 28, 2018
Payment 07:	\$400.00	Due on:	Monday, May 28, 2018
Payment 08:	\$400.00	Due on:	Thursday, June 28, 2018
Payment 09:	\$565.00	Due on:	Saturday, July 28, 2018

Your payment must reach this office by the due date or this offer will become null and void. To ensure your funds are received by the due date, ARS accepts "Quick Check" by phone, Western Union "Quick Collect" (Code City: ARS 33157215), Moneygram "Express Payment" (Receive Code: 5602), or you can make your payment online at www.payarsnational.com. If your bank refuses to honor your check or other payment arrangements, this offer will become null and void.

Please send your payment(s) to ARS payable to:

CITIBANK
PO BOX 469100
ESCONDIDO, CA 92046-9100

If you have any questions, please contact your account representative at (800) 665-3140, extension 6281. Office hours are Monday through Friday, 8:30 a.m. - 10:00 p.m. and Saturday 9:00 a.m. - 5:00 p.m. (Eastern Time).

Sincerely,

Stephanie Gomez
Account Representative



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

We are required under certain Federal, State and Local laws to notify consumers of certain rights. This list does not contain a complete list of the rights for consumers under Federal, State, or Local laws.