

**ARS National Services Inc.**  
 PO Box 469046  
 Escondido, CA 92046-9046  
 Phone: (866) 519-3421 FAX: (866) 422-0765  
 TTY/TDD service at: (866) 522-9620  
 www.payarsnational.com

Friday, November 10, 2017

**ACCOUNT IDENTIFICATION**

Creditor: Chase Bank U.S.A., N.A.

Account:

ARS Reference No:

Balance: \$2,112.07 ←

Enrolled Balance:	\$2,115.00
Current Balance:	\$2,112.07
Settlement Amount:	\$600.00
Settlement %:	28.37%
<b>% Debt Reduction:</b>	<b>46.63%</b>

Dear:

This letter confirms that ARS is duly authorized to accept **\$600.00** in full settlement of the above-referenced account. The settlement amount is due as follows:

Payment 01:	\$300.00	Due on:	Saturday, November 25, 2017
Payment 02:	\$300.00	Due on:	Monday, December 25, 2017

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" or you can make your payment online at [www.payarsnational.com](http://www.payarsnational.com). If your bank refuses to honor your check or other payment arrangements, this offer will become null and void.

If you have any questions, please contact your account representative at (866) 519-3421, extension 6233. 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,

Cicely Lemar  
 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.**

If we settle this debt with you for less than the full outstanding balance, Chase may offer you less favorable terms in the future for some Chase products or services, or may deny your application.

**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.**

New York City Department of Consumer Affairs License numbers 2000745, 2000744, and 2000742.

Debt collectors, in accordance with the federal Fair Debt Collection Practices Act, 15 USC §1692 et seq., are prohibited from engaging in abusive, deceptive, and unfair debt collection efforts, including but not limited to:

- i) The use or threat of violence;
- ii) The use of obscene or profane language; and
- iii) Repeated phone calls made with the intent to annoy, abuse, or harass.

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:

1. Supplemental security income, (SSI);
2. Social security;