

ARS National Services Inc.

PO Box 469100
Escondido, CA 92046-9100
Phone: (800) 909-9095 FAX: (866) 422-0765
TTY/TDD service at: (866) 922-9620
www.payarsnational.com

Wednesday, December 27, 2017

ACCOUNT IDENTIFICATION

Creditor: Citibank NA/CBNA Consumer Installment Loans

Account: [Redacted]
ARS Reference No: [Redacted]
Balance: \$5,085.88

Enrolled Balance:	\$5,132.00
Current Balance:	\$5,085.88
Settlement Amount:	\$1,781.00
Settlement %:	34.70%
% Debt Reduction:	44.30%

Dear: [Redacted]

This letter confirms that ARS is duly authorized to accept **\$1,781.00** to settle the above-referenced account. The settlement amount is due as follows:

Payment 01:	\$101.00	Due on:	Friday, December 29, 2017
Payment 02:	\$336.00	Due on:	Monday, January 29, 2018
Payment 03:	\$336.00	Due on:	Wednesday, February 28, 2018
Payment 04:	\$336.00	Due on:	Thursday, March 29, 2018
Payment 05:	\$336.00	Due on:	Sunday, April 29, 2018
Payment 06:	\$336.00	Due on:	Tuesday, May 29, 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 35354896), Moneygram "Express Payment" (Receive Code: 2471), 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) 909-9095, extension 1139. 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,

Patrick Krause
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.

The state Rosenthal Fair Debt Collection Practices Act and the federal Fair Debt Collection Practices Act require that, except under unusual circumstances, collectors may not contact you before 8 a.m. or after 9 p.m. They may not harass you by using threats of violence or arrest or by using obscene language. Collectors may not use false or misleading statements or call you at work if they know or have reason to know that you may not receive personal calls at work. For the most part, collectors may not tell another person, other than your attorney or spouse, about your debt. Collectors may contact another person to confirm your location or enforce a judgment. For more information about debt