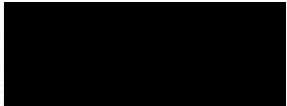




USAA Savings Bank  
P.O. Box 14050  
Las Vegas, Nevada 89114-4050



Enrolled Balance:	\$10,918.00
Current Balance:	\$10,918.24
Settlement Amount:	\$3,821.00
Settlement %:	35.00%
<b>% Debt Reduction:</b>	<b>44.00%</b>

December 18, 2017

Reference: Confirmation of Settlement Offer

Dear [Redacted]

This letter confirms the offer by USAA Savings Bank (hereafter referred to as "USAA") to settle the following USAA credit card according to the terms and conditions described below.

**Card ending in:** 8923  
**Current balance:** \$10,918.24

**Terms and Conditions**

Here is what you need to know about this offer:

- USAA must receive a total of \$3,821.00 or than January 13, 2019, sent to the address on this letterhead.
- The payment check or draft must not be returned to us unpaid for any reason.
- Within 30 days after receipt of your payment, USAA will send a notice to the three major credit reporting agencies indicating the debt has been settled.
- USAA will request that the agencies update their records accordingly. The payment history will continue to be reflected on the credit reporting agencies' records.
- If the conditions imposed on you in this letter are met, USAA will forgive the remainder of the balance on the account.
- By making the payment, you indicate your agreement to the terms and conditions of this letter.
- You also agree to release USAA from any claims you have against USAA related to this account, subject to the terms and conditions outlined in this letter.
- USAA agrees to cease any further collection activity related to this account.

**How to Contact Us**

If you have questions, please call the Recovery Department at 800-531-2265, ext. 78386, from 8 a.m.-4 p.m. CT.

Thank you,  
USAA Savings Bank

