

Cardmember Service

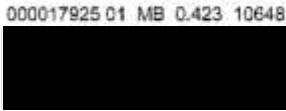
Cardmember Service
P.O. Box 108
St. Louis, MO 63166-0108

20502 D

January 11, 2018

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Enrolled Balance:	\$4,943.00
Current Balance:	\$4,499.41
Settlement Amount:	\$2,024.74
Settlement %:	40.96%
% Debt Reduction:	38.04%

Account number ending with: 6581
Balance: \$4,499.41

Dear [Redacted]

U.S. Bank NA dba ACG Card Services agrees to accept the sum of \$2,024.74 settlement in full on the above referenced account number.

This agreement is valid provided the settlement terms and conditions are met. The terms of the payment schedule are documented on the last page of this notice.

The agreed-upon settlement amount must be fully paid within 90 days of acceptance of the settlement agreement ('the settlement period'). If the settlement amount is not received during the settlement period, the account will charge off immediately.

Regardless of the payment terms, if you do not continue to make at least the minimum payment outlined on your monthly billing statements during the settlement period, your account may charge off in accordance with our contractual guidelines, despite the time remaining to fulfill the settlement.

Additionally, if you fail to pay the agreed-upon settlement amount during the settlement period, prior payments applied to your account will not be refunded.

Upon successful completion of your settlement agreement, we will no longer attempt to collect on this debt. In addition, the status of your account and the amount of the cancelled balance that we charged off will be reported to the credit bureaus.

Under some circumstances, Cardmember Service might be required to file a form 1099-C with the IRS when \$600.00 or more of debt is cancelled in a settlement. There are exceptions to this requirement, however Cardmember Service and its representatives are not able to advise you if they apply to your case in particular, or provide tax advice in general. If you have any questions regarding your taxes, we suggest you consult a tax professional.

Sun: 11:00 a.m. - 10:00 p.m. CT, Mon - Thurs: 7:00 a.m. - 11:00 p.m. CT, Fri and Sat: 7:00 a.m. - 5:00 p.m. CT

Sincerely,

PRINCESS UNDERWOOD
Cardmember Service
1-800-236-4188



Mailed Payments should be sent to: P.O. Box 790408, St. Louis, MO 63179-0408



The creditor and issuer is U.S. Bank NA dba ACG Card Services