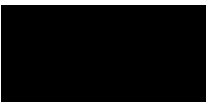


# First Bankcard®



December 1, 2017



Enrolled Balance:	\$9,153.00
Current Balance:	\$9,487.41
Settlement Amount:	\$2,846.00
Settlement %:	31.09%
<b>% Debt Reduction:</b>	<b>48.91%</b>

RE: Account Number: xxxx-xxxx-xxxx-0521  
 Balance: \$ 9487.41



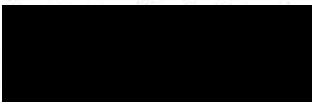
Dear

In response to your settlement request, we will settle the above account for the amount of \$2846.00  
 In two (2) payments with \$448.00 due December 29, 2017 and \$2398.00 due January 31, 2018.



Please call the office to do a payment by phone.

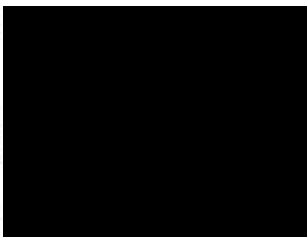
Send the payments by U. S. Mail to:



Any missed, late or non-sufficient fund payments will render this proposal invalid.

If the amount charged off/forgiven is equal to, or greater than \$600.00 we are required by the Internal Revenue Code, section 606p, to report this amount and issue a form 1099-C to you no later than next January 31, 2018. If you have any questions concerning your personal taxes, we recommend you consult a certified public accountant or other tax professional.

If you have any questions, please contact me at



Office Hours: Monday–Tuesday 7:00AM–8:45PM, Wednesday–Thursday 7:00AM–10:45PM, Friday 7:00AM–4:45PM, Saturday 8:00AM–4:00PM, and Sunday 12:00PM–4:00PM CST.

This communication is from First National Bank of Omaha. This communication is an attempt to collect a debt and any information obtained will be used for that purpose.