TO: PERSONAL AND CONFIDENTE PO Box 10354 Des Moines, IA 50306-0354

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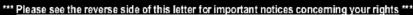
Date: 12/10/2019 3:40:39 PM

ACCOUNT NO IXXXXXXXXXXX920 ID NUMBER: ACCOUNT BALANCE: \$8137.88 AMOUNT ENCLOSED:

o Change of address: Print New Address on Back

REMIT TO:

NATIONWIDE CREDIT, INC. PO Box 14581 Des Moines IA 50306-3581



Please Detach and Return this Stub in the Enclosed Envelope with your Check or Money Order - Make Sure the "Remit to" Address appears in the Window



Nationwide Credit, Inc.

PO Box 14581 Des Moines, IA 50306-3581 Monday - Friday: 8:00am - 6:00pm ET 1-877-653-7086 Creditor AMERICAN EXPRESS Account Number: XXXXXXXXXXXX92008 Account Balance, \$6137.88

Date 12/10/2019

Dear

This letter is to confirm our telephone conversation with Nationwide Credit, Inc. ("NCI") regarding settlement of the balance owed on your American Express account referenced above. When we discussed the settlement offer, you agreed to pay the settlement amount listed below to resolve this account.

Settlement Amount \$2456.00

Payment No.	Payment Date	Payment Amount
1	12/26/2019	\$250.00
2	1/24/2020	\$275.00
3	2/26/2020	\$275.00
4	3/26/2020	\$275.00
5	4/24/2020	\$275.00
6	5/26/2020	\$275.00
7	6/26/2020	\$ 275.00
8	7/24/2020	\$275.00
9	8/26/2020	\$281.00

This offer is contingent upon NCI receiving the payment(s) pursuant to the payment schedule outlined in this letter. If you fail to meet any terms of the Settlement Agreement, NCI may, at its discretion, cancel the Settlement Agreement and / or offer you a new agreement. NCI is not obligated to offer the same terms in any new settlement offer.

Other than communication regarding your payment plan, no further attempts will be made to collect the remaining balance while you are making payments in accordance with the terms listed above. Upon receipt and clearance of payment for the settlement amount, no further attempts will be made to collect the remaining balance. Failure to remit payment(s) for the Settlement Amount in accordance with the terms referenced above may result in further collection efforts to recover the account balance owed.

If you require more information or have any further questions, please call us at 1-877-653-7086 between Monday through Friday between the hours of 8:00am - 6:00pm (ET), or email us at <u>customersupport@ncirm.com</u>* from your registered email mentioning your NCI ID.

Sincerely,

Nationwide Credit, Inc.

This communication is from a debt collector. This is an attempt to collect a debt and any information obtained will be used for that purpose.

*By sending an email to this address, you are authorizing Nationwide Credit, Inc. to contact you at this email address. If at any point you want to withdraw your e-mail consent, please call us at 1-877-653-7086 or send an email requesting to be un-enrolled.

If you provide access to your email account to any other persons, such persons may be able to read the emails that we send to you. If you have provided your work place email, it may be subject to your employer's email monitoring policies and therefore may be read by your employer. Some written communications will continue to be sent via US Postal Service.