

Enrolled Balance: \$19,384.00

Current Balance: \$20,230.00

Settlement Amount: \$8,049.00

Settlement %: 41.52%

% Debt Reduction: 35.48%

Reference: Settlement Agreement for USAA Credit Card Account

Dear

Based on your recent conversation, we've agreed to settle the USAA credit card account below. Please take a few minutes to review the Terms and Conditions of Your Credit Card Settlement agreement we've enclosed.

Account ending in: Current outstanding balance:

\$20,120.12

Thank you for agreeing to settle this matter. We know that these are challenging economic times for everyone, and we want you to know we're here to help. If you have questions, please call us at 1-800-531-1357. We're available Monday through Thursday from 8:30 a.m. to 6 p.m. and Friday and Saturday from 7 to 11 a.m. CT.

Sincerely,

Martin J. Wiggins

Executive Director, Member Debt Solutions

USAA Federal Savings Bank

The IRS requires financial institutions file form 1099-C (Cancellation of Debt) to report the discharge of indebtedness of \$600 or more. Your copy of the form 1099-C will be mailed to you by Jan. 31 of the year following the year the debt was forgiven.

This is an attempt to collect a consumer debt. Any information obtained may be used for that purpose.

Credit cards are issued by USAA Savings Bank and are serviced by USAA Federal Saving-



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