

FAX

To: ANDREA [REDACTED]

Company:

Fax: [REDACTED]

Phone:

From: NoReply@arsnational.com

Fax:

Phone:

E-mail: noreply@arsnational.com

NOTES:

Requested FAX Letter. Reference - [REDACTED]

Date and time of transmission: Thursday, September 16, 2021 1:05:14 PM
Number of pages including this cover sheet: 05

ARS National Services Inc.
PO Box 469100
Escondido, CA 92046-9100
Phone:(800) 665-3140 FAX: (866) 422-0765
TTY: (866) 922-9520 Relay: (800) 936-7214
www.payarsnational.com

Thursday, September 16, 2021

ACCOUNT IDENTIFICATION

Creditor: Citibank, N.A.
Account: ***** [REDACTED]
ARS Reference No: [REDACTED]
Balance: \$4,813.08

In reference to your My Best Buy Visa account.

Dear: ANDREA [REDACTED]

This letter confirms that ARS is duly authorized to accept **\$1,685.00** to settle the above-referenced account. The settlement amount is due as follows:

Payment 01:	\$50.00	Due on:	Saturday, September 25, 2021
Payment 02:	\$50.00	Due on:	Monday, October 25, 2021
Payment 03:	\$50.00	Due on:	Thursday, November 25, 2021
Payment 04:	\$170.55	Due on:	Saturday, December 25, 2021
Payment 05:	\$170.55	Due on:	Tuesday, January 25, 2022
Payment 06:	\$170.55	Due on:	Friday, February 25, 2022
Payment 07:	\$170.55	Due on:	Friday, March 25, 2022
Payment 08:	\$170.55	Due on:	Monday, April 25, 2022
Payment 09:	\$170.55	Due on:	Wednesday, May 25, 2022
Payment 10:	\$170.55	Due on:	Saturday, June 25, 2022
Payment 11:	\$170.55	Due on:	Monday, July 25, 2022
Payment 12:	\$170.60	Due on:	Thursday, August 25, 2022

Your payment must reach this office by the due date or this offer will become null and void. To ensure your funds are received by the due date, ARS accepts **"Quick Check"** by phone, **Western Union "Quick Collect" (Code City: ARS 41062582), Moneygram "Express Payment" (Receive Code: 2471)**, or you can make your payment online at www.payarsnational.com. If your bank refuses to honor your check or other payment arrangements, this offer will become null and void.

Please send your payment(s) to ARS payable to:

**CITIBANK
PO BOX 469100
ESCONDIDO, CA 92046-9100**

If you have any questions, please contact your account representative at (800) 665-3140, extension 6281. Office hours are Monday through Friday, 8:30 a.m. – 10:00 p.m. and Saturday 9:00 a.m. - 5:00 p.m. (Eastern Time).

Sincerely,

Stephanie Gomez
Account Representative

THIS COMMUNICATION IS FROM A DEBT COLLECTOR. THIS IS AN ATTEMPT TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

We are required under certain Federal, State and Local laws to notify consumers of certain rights. This list does not contain a complete list of the rights for consumers under Federal, State, or Local laws.

ADDITIONAL INFORMATION FOR CALIFORNIA RESIDENTS:

The state Rosenthal Fair Debt Collection Practices Act and the federal Fair Debt Collection Practices Act require that, except under unusual circumstances, collectors may not contact you before 8 a.m. or after 9 p.m. They may not harass you by using threats of violence or arrest or by using obscene language. Collectors may not use false or misleading statements or call you at work if they know or have reason to know that you may not receive personal calls at work. For the most part, collectors may not tell another person, other than your attorney or spouse, about your debt. Collectors may contact another person to confirm your location or enforce a judgment. For more information about debt collection activities, you may contact the Federal Trade Commission at 1-877-FTC-HELP or www.ftc.gov.

ADDITIONAL INFORMATION FOR COLORADO RESIDENTS:

FOR INFORMATION ABOUT THE COLORADO FAIR DEBT COLLECTION PRACTICES ACT, SEE [HTTPS://COAG.GOV/OFFICE-SECTIONS/CONSUMER-PROTECTION/CONSUMER-CREDIT-UNIT/COLLECTION-AGENCY-REGULATION/](https://coag.gov/office-sections/consumer-protection/consumer-credit-unit/collection-agency-regulation/). A consumer has the right to request in writing that a debt collector or collection agency cease further communication with the consumer. A written request to cease communication will not prohibit the debt collector or collection agency from taking any action authorized by law to collect the debt. In state office: Colorado Manager Inc., 8690 Wolff Court, Suite 110, Westminster, CO 80031, (303) 920-4763.

ADDITIONAL INFORMATION FOR DISTRICT OF COLUMBIA RESIDENTS:

270 W 2nd Ave., Escondido, CA 92025

ADDITIONAL INFORMATION FOR MASSACHUSETTS RESIDENTS:

NOTICE OF IMPORTANT RIGHTS: YOU HAVE THE RIGHT TO MAKE A WRITTEN OR ORAL REQUEST THAT TELEPHONE CALLS REGARDING YOUR DEBT NOT BE MADE TO YOU AT YOUR PLACE OF EMPLOYMENT. ANY SUCH ORAL REQUEST WILL BE VALID FOR ONLY TEN

DAYS UNLESS YOU PROVIDE WRITTEN CONFIRMATION OF THE REQUEST POSTMARKED OR DELIVERED WITHIN SEVEN DAYS OF SUCH REQUEST. YOU MAY TERMINATE THIS REQUEST BY WRITING TO THE DEBT COLLECTION AGENCY. GENERAL OFFICE HOURS: MONDAY – FRIDAY, 8:30 A.M. - 10:00 P.M. AND SATURDAY 9:00 A.M. - 5:00 P.M. (EASTERN TIME).

ADDITIONAL INFORMATION FOR MAINE RESIDENTS:

Please be advised that Western Union and MoneyGram may charge a fee for their payment services. General Office Hours: Monday – Friday, 8:30 a.m. - 10:00 p.m. and Saturday 9:00 a.m. - 5:00 p.m. (Eastern Time).

ADDITIONAL INFORMATION FOR MINNESOTA RESIDENTS:

THIS COLLECTION AGENCY IS LICENSED BY THE MINNESOTA DEPARTMENT OF COMMERCE.

ADDITIONAL INFORMATION FOR NEW HAMPSHIRE RESIDENTS:

270 W. 2nd Ave., Escondido, CA 92025

ADDITIONAL INFORMATION FOR NORTH CAROLINA RESIDENTS:

270 W 2nd Ave., Escondido, CA 92025.

North Carolina Department of Insurance Permit # 111956, 111957, 111965, 113512.

ADDITIONAL INFORMATION FOR NEW YORK RESIDENTS:

Debt collectors, in accordance with the federal Fair Debt Collection Practices Act, 15 USC §1692 et seq., are prohibited from engaging in abusive, deceptive, and unfair debt collection efforts, including but not limited to:

- i) The use or threat of violence;
- ii) The use of obscene or profane language; and
- iii) Repeated phone calls made with the intent to annoy, abuse, or harass.

If a creditor or debt collector receives a money judgment against you in court, state and federal laws may prevent the following types of income from being taken to pay the debt:

1. Supplemental security income, (SSI);
2. Social security;
3. Public assistance (welfare);
4. Spousal support, maintenance (alimony) or child support;
5. Unemployment benefits;
6. Disability benefits;
7. Workers' compensation benefits;
8. Public or private pensions;
9. Veterans' benefits;
10. Federal student loans, federal student grants, and federal work study funds; and
11. Ninety percent of your wages or salary earned in the last sixty days.

ADDITIONAL INFORMATION FOR NEW YORK CITY RESIDENTS:

New York City Department of Consumer Affairs License numbers 2000745, 2000744, 2000742 and 2069412.

ADDITIONAL INFORMATION FOR TENNESSEE RESIDENTS:

This collection agency is licensed by the Collection Service Board of the Department of Commerce and

Insurance, 500 James Robertson Parkway, Nashville, Tennessee 37243.

ADDITIONAL INFORMATION FOR WASHINGTON RESIDENTS:

270 W 2nd Ave., Escondido, CA 92025, License #601722831-001-0001

9859 7th Street, Rancho Cucamonga, CA 91730 License #601722831-001-0003

7960 Baymeadows Way, Building 6, Suite 300, Jacksonville, FL 32256, License # 601722831-001-0002

9702 Bissonnet St., Suite 2300W, Houston, TX 77036, License #601722831-001-0005

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