

PO BOX 1120  
CHARLOTTE, NC 28201-1120



Physical Address  
200 14th Avenue E, Sartell, MN 56377  
844-890-9217 English and Español  
Mon-Fri 8 AM - 4 PM Central Time

**Your Account Summary**

Debt Description:	UPSTART LOAN
Account #:	
Original Creditor:	FIRST NATIONAL BANK OF OMAHA
Current Creditor:	JEFFERSON CAPITAL SYSTEMS LLC
JCS Reference #:	
Amount of the Debt:	\$4,355.26

Free Pay by Phone 844-890-9217 English and Español

☐ Change of Address? Please update on reverse.



October 14, 2025

Dear [REDACTED]

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

- the use or threat of violence;
- the use of obscene or profane language; and
- repeated phone calls made with the intent to annoy, abuse, or harass.

This notice is required by New York Law. 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:

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

This letter is to confirm the payment arrangement you authorized with Jefferson Capital Systems, LLC on 10/13/2025 to deduct payment(s) from your account.

Refer to the Payment Schedule for payment dates and dollar amounts.

We only show up to 12 scheduled payments. If your plan goes beyond 12 payments, we will send you a notice in advance of any remaining scheduled payments not appearing in the Payment Schedule. To make changes to this arrangement, please call 844-890-9217 at least three business days prior to your payment date.

Upon receipt of the scheduled payments, your account will be resolved with no further balance owing. If the full amount of the agreement is not received according to the schedule, or any payment is returned by your bank as unpaid, the agreement is null and void and a new agreement must be reached.

Sincerely,

*Kevin Swanson*

Jefferson Capital Systems, LLC

**PAYMENT SCHEDULE**

Date	Payment Amt
10/31/2025	\$218.00
11/30/2025	\$218.00
12/31/2025	\$218.00
01/31/2026	\$218.00
02/28/2026	\$218.00
03/31/2026	\$218.00
04/30/2026	\$218.00
05/31/2026	\$218.00
06/30/2026	\$216.00



Visit our web site at:  
[www.MyJCAP.com](http://www.MyJCAP.com)

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

JCS

Freedom Financial - "U