

**Bank**

America's Most Convenient Bank®

August 26, 2025

**RE: Debt settlement offer**
Charge Off Date: 08/21/2023

Dear [REDACTED]

We're committed to keeping you informed and responding to your banking needs. Today, we're writing to share important information about your TD Bank account ending in [REDACTED] to offer our support.

Please work with us to settle your account.

Our records currently show an outstanding balance of **\$2139.47** for your account. We would like to offer you an opportunity to settle this debt for **\$1069.73**. The benefits of accepting this offer include:

1. We will discontinue all further collection efforts and send you a letter confirming your account has been settled in full.
2. We will report your account to the national credit bureaus as "account paid in full for less than the full balance."

If you accept this offer, we must receive your full payment of the settlement amount by **September 26, 2025**. If we do not receive full payment by this date, we will withdraw this settlement offer and your account will revert to the terms of your original contract.

You may make your payment using any of the following options:

TD Bank location: Make your certified payment at any TD Bank location by speaking with a Customer Service Representative.

Pay-by-mail: Send to TD Bank, Attn: Recovery Payment Processing, PO Box 16029, Lewiston, ME 04243 through regular mail.

If you need to overnight your payment, send your payment to TD Bank, Attn: Recovery Payment Processing 6 Atlantis Way, Lewiston, ME 04240.

Pay-by-phone: Please call to speak to a Customer Service Representative at **1-800-742-2651**, to set up a check-by-phone payment.

We're here for you.

If you have any questions, or to communicate your acceptance of this offer and discuss payment arrangements, please call us at **1-800-742-2651**, Monday through Friday, 8am – 5pm ET. Before doing so, please read the Note section on the back of this letter to ensure you understand any possible tax implications should you accept this offer to settle your debt. Thank you for your cooperation in settling your account.

--over--

Sincerely,

OCMS 00246906 (07/2025)