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07-OCT-2025

Account ending 

Regarding Your Navyist Rewards Mastercard®

Dear 

SETTLEMENT AGREEMENT

We're glad we could chat with you to settle your Navyist Rewards Mastercard® account. This letter confirms our conversation and the agreement we reached on 10/06/2025.

What You Need To Know

Your account has been closed and can no longer be used.

The settlement terms outlined below will be effective even though future statements will not reflect the terms of this settlement. It's important that you review the terms of the settlement outlined below.

As of the date of this letter, your account balance is \$5483.21. Upon receipt of \$1644.96, which is 30.0000% of your current balance, by the last date set forth below, plus a 15 day waiting period to validate funds, we will consider your account settled for less than the full balance and will send an update to the consumer reporting agencies reflecting such settlement. Please allow up to 90 days for the information to be updated and appear on your credit report.

Payments under the terms of this settlement are as follows:

- 10/30/2025 \$164.49
- 11/29/2025 \$164.49
- 12/29/2025 \$1,315.98

****Note:** This settlement may have tax consequences. If you are uncertain of the tax consequences, consult a tax advisor.

What You Need To Do

- All payments must be received on or before the due dates shown above.
- Each payment must contain your full, accurate and complete name, address and credit card account number.