

Cardmember Service
P.O. Box 15548
Wilmington, DE 19886-5548



June 09, 2010

[REDACTED]
84991 RCS 001 000 18010 - NNNNNNNNNNN
[REDACTED]
[REDACTED]

47%

**Important information is
provided below regarding
your account.**

16057050010008490101

RE: Your account ending in [REDACTED]

Dear [REDACTED]

We are pleased to confirm your acceptance of our settlement agreement in the amount of \$1128.00. All interest and fees will be waived until the settlement is finalized. Please disregard any conflicting rate or fee information that appears on your monthly statement while you are in the process of finalizing your settlement agreement. As part of our settlement agreement, we will stop all efforts to collect.

You will be considered in default from our agreement in the event one of the following occurs:

- You do not make each required payment by the due date listed below
- We receive a payment less than the payment amount listed below
- Your payment is returned for insufficient funds (NSF)

If you default from your settlement agreement, your interest rates for all balances will change in accordance with your Cardmember Agreement and we will continue our collection efforts. By separate letter, we are sending you notification of the Minimum Monthly Payment that will apply if you default from your settlement agreement.

Below is a summary of the scheduled payment(s) you agreed to:

Date Due	Payment Amount
06-18-2010	\$282.00
07-18-2010	\$282.00
08-17-2010	\$282.00
09-09-2010	\$282.00

Total Payments*: \$1128.00

If you have already made your first scheduled payment, please adhere to the remaining payment schedule above. Please call 1-866-560-9081 to schedule electronic payments or you can mail your payments to the address below. Any payments or credits in excess of the agreed settlement amount will be applied against the account's outstanding balance.

Any