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Ed Albanese POTSModem2



80 Holtz Drive  
Buffalo, NY 14225-1470  
(716) 614-7500  
Fax: (716) 614-7613

09-09-10

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██████████

14341946 Buffalo Office Hours (Eastern Time):  
8:00AM - Midnight Monday-Thursday  
8:00AM - 9:00PM Friday  
8:00AM - 2:00PM Saturday  
9:00AM - 1:00PM Sunday  
'THECOSIF'

RE: FIA CARD SERVICES, N.A.  
Reference #: XXXXXXXXXX  
CI Account #: ██████████  
Balance Owing: \$ 3361.29

30%

DEAR ██████████,

Creditors Interchange has agreed to settle your account for \$1008.39 which is 30.00% of your current balance. This settlement offer expires unless we receive your payment of \$1008.39 due in our office no later than 9-10-10. We are not obligated to renew this offer.

In return, upon receipt of all required payments, your account will be considered settled, and you will not be obligated to pay the remaining balance provided no additional charges appear on this account after the date of this letter. Your account has been closed to further charging privileges. If additional charges post to the account, if a payment is returned for insufficient funds, or if you fail to make required payments on time, your settlement will be voided. Your account will be charged-off and we will continue to pursue the remaining debt.

If the amount FIA Card Services has forgiven is equal to or greater than \$600.00, we are required by federal law (IRS section 6050P) to report this amount to the IRS and issue a 1099-C form. You will receive this form for the year in which the settlement completed. If you have any questions regarding your personal taxes, we recommend that you consult a certified public accountant or other tax professional.

Please send your payment to: Creditors Interchange, PO Box 1335, Buffalo, NY 14240-1335. Don't forget to include your CI account number and make your check payable to Creditors Interchange.

This is an attempt to collect a debt and any information obtained will be used for that purpose. This is a communication from a debt collector.

Sincerely,

EDWARD ALBANESE  
Collection Manager, Telephone Number: 1-888-865-3117  
New York City Department of Consumer Affairs License #1304526