

Outstanding balance for account ending in [REDACTED]

▶ **\$53,057.84**

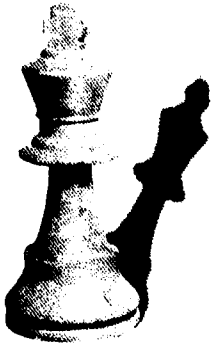
Your account has been pre-selected for a settlement offer which will save you:

▶ **\$31,834.70**

If you accept this offer, your settlement amount will be:

▶ **\$21,223.14**

To accept this Settlement Offer, call 1 [REDACTED] OR send payment for the settlement amount to the address shown below OR pay the settlement amount at [www.citicards.com](http://www.citicards.com) by February 19, 2009. You may also pay in installments by calling [REDACTED] to set up a payment schedule.



[REDACTED]  
JAY [REDACTED]  
[REDACTED]  
[REDACTED]

January 31, 2009

We're making a great offer.  
The next move is yours.

Dear Jay [REDACTED]

We noticed that you have fallen behind on your payments. To help you out, we have pre-selected your account to receive a special limited time settlement offer. We are prepared to settle your outstanding Citi Card balance for a reduced amount of \$21,223.14. If you wish, you may pay the settlement amount in installments by calling [REDACTED] to set up a payment schedule.

We hope this offer comes as a welcome relief and will help make things easier for you. The time to take action is limited, so act now.

#### Benefits of settling your balance

- Get out from under your credit card debt
- After you finish paying the reduced amount, your account will have a zero balance.
- Settling with Citi will stop collection calls and letters.
- Stop interest charges
- Once we receive your first installment payment, we will stop charging interest as long as you make all required payments when due.

You can accept this offer by calling [REDACTED] OR by sending the exact settlement amount of \$21,223.14 to the address shown below OR by making an online payment of \$21,223.14 at [www.citicards.com](http://www.citicards.com) by February 19, 2009. Please see the detailed note at the bottom of this letter to find out how to pay online. If you would like to pay in installments, you must call to set up a payment schedule.

#### ADDRESS TO SEND PAYMENT:

Citi Bank  
PO BOX 6000  
The Lakes, NV 89163

**VERY IMPORTANT:** Please call [REDACTED] to set up a payment schedule or to make a one time payment of \$21,223.14 by February 19, 2009. If this offer doesn't meet your needs, call and we can talk about other options which may be available to you. You may also view additional solutions online at [www.citicards.com](http://www.citicards.com). If we do not receive the settled amount or hear from you soon, your account may eventually be written off as bad debt and may be sent to a collection agency.

We've been able to help other Citi cardmembers and we would like to help you, too. There's no time to waste!

Sincerely,

[REDACTED]  
Vice President

682-2082-1008F

• Pay a reduced amount

• Stop interest charges

• Stop collection calls

• Please respond now