

March 6, 2009

LARRY J [REDACTED]
[REDACTED]
[REDACTED]

RE: GECAF/GEMB
Account Number Ending In: [REDACTED]

Tax Time Settlement Offer

Dear Larry J [REDACTED]

Congratulations! After a review of your account, you have been **approved** for a settlement offer.

Current Account Balance: \$2021.00
Settlement Payment: - \$707.00
Balance Waived: - \$1314.00
Final Balance*: \$0.00

You must call 1-800-[REDACTED] within 25 days of the date of this letter to take advantage of this offer.

Sincerely,

Collections Department

*After we receive your settlement payment we will report your account to the major consumer reporting agencies as "Account paid in full for less than the full balance". This description may vary by consumer reporting agency.

This is an attempt to collect a debt and any information obtained will be used for that purpose.
Account is owned by GE Money Bank - Member FDIC