



Citi® Cards  
P.O. Box 660370  
DALLAS, TX 75266-0370

Citi will help you save. This settlement offer is yours to accept. Call 1-██████████ immediately.

Outstanding balance for account ending in ██████████ ▶ **\$34,142.49**

Your account has been pre-selected for a settlement offer which will save you: ▶ **\$18,778.37**

If you accept this offer, your settlement amount will be: ▶ **\$15,364.12**

To accept this Settlement Offer, call 1-██████████ by 07/17/2009.

██████████  
MICA R ██████████  
██████████  
██████████  
██████████

June 20, 2009

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

Dear Mica R ██████████

We noticed that you have fallen behind on your payments and we want to help by offering you a **limited time settlement offer**. We are prepared to settle your account balance for a reduced amount of **\$15,364.12**. If you wish, you may pay the settlement amount in installments by calling 1-██████████ 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 account:**

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

**VERY IMPORTANT. Please call 1-██████████ to set up a payment schedule or make a one time payment of \$15,364.12 by 07/17/2009. If we do not receive the settlement amount or hear from you soon, your account may eventually be written off as bad debt and may be sent to a collection agency.**

If this settlement does not meet your needs, please call us today to discuss alternative options that may include:

- Cutting your monthly payment
- Reducing your Annual Percentage Rate (APR)
- Reducing future late fees and over limit charges
- Matching your payment dollar for dollar up to \$599



• Get out from under your credit card debt

• Cut Your Monthly Payment

• Settle Your Balance

• Pay a Reduced Amount

• Stop Collection Calls