

## FIA CARD SERVICES™

Sally B [REDACTED]  
[REDACTED]  
[REDACTED]

Account No.: 4339-[REDACTED]

Account Balance: \$13,674.25

August 10, 2009

Dear Sally,

This letter sets forth a proposal to settle the above-referenced account. We will accept \$2750.00 as a settlement on this account. The payments need to be paid on the date & amount as follows as post dated check by phone payments:

Settlement Installment  
1. \$2750.00

Installment Due Date  
08/14/09

By completing this settlement, 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. Also, any future account activity that results in a credit balance will become the property of FIA Card Services. Any violation of this agreement will result in the full balance of \$13,674.25 being due immediately. All payments must be received by the above stated due dates.

For your convenience, you can make your payment over the telephone by contacting one of our knowledgeable Account Managers at 866-[REDACTED] Monday through Friday, 7 a.m. to 6 p.m. or Saturday 9 a.m. to 12 p.m.

Sincerely,

[REDACTED]  
Customer Assistance department  
866-[REDACTED]