



CITI CARDS  
7920 NW 110TH STREET  
KANSAS CITY, MO 64153

September 10, 2009

[REDACTED]  
BOB R [REDACTED]  
[REDACTED]  
[REDACTED]  
[REDACTED]

MASTERCARD  
ACCOUNT NUMBER  
5424 [REDACTED]



BALANCE: \$4,355.22

Dear Bob R [REDACTED]

This letter confirms the terms of the settlement offer we discussed regarding your Citibank account. You agreed to make one payment of \$1,959.85 on or before 08/10/2009. If you make this payment as agreed your account will be settled in full. Previous delinquent history, if any, will remain on record with us.

If you fail to make this payment on or before 08/10/2009, the terms of your account will be returned to the Purchase APR rate of 28.99% fixed and CASH APR rate of 28.99% fixed. You will be required to resume regular payments as they appear on your monthly statement according to the terms of the agreement. If your account was past due prior to this settlement offer additional payments may be required to bring your account current.

If your account was open prior to this settlement offer, it has now been closed. You must cancel all recurring charges and you have requested the cancellation of any credit insurance or debt protection product which may be in effect on this account.

It is possible that you may receive a statement showing a balance due after your settlement payment has cleared. Should you receive such a statement, please disregard.

If you have any questions regarding this settlement, please call us at the toll-free number shown below.

Sincerely,

G. [REDACTED]  
Vice President  
Citicorp Credit Services, Inc. (USA)

FEDERAL REGULATIONS REQUIRE THE STATEMENT PRINTED ON THE REVERSE SIDE.

Toll Free Telephone Number: 1-800-[REDACTED]  
TDD Number: 1-800-926-5818 (Hearing Impaired Only)

Any representative can assist you.  
Office Hours (Central Time):  
Monday-Thursday 6:30 a.m. to 11:00 p.m.  
Friday 6:30 a.m. to 9:00 p.m.  
Saturday 8:00 a.m. to 5:00 p.m.

Send Correspondence to:  
Citi Cards  
P.O. BOX 6077  
Sioux Falls, SD 57117-6077

682-2138-0709F