

FIA CARD SERVICES™

FIA Card Services
P.O. Box 15137
Wilmington, DE 19850

██████████
██████████
██████████
Account No. : ██████████
Account Balance: \$ 4,236.63

October 14, 2009,

Dear ██████████,

Per our conversation, this letter sets forth a proposal to settle the above-referenced account. We will accept \$ 1,290.00 as a settlement on this account. To accept this offer, you must agree to set up the first installment payment of \$430.00 by 10/31/2009. Each future installment to complete the settlement will need to be made in the following amounts and corresponding dates;

<u>Installment Amounts</u>	<u>Installment Dates</u>
1. \$ 430.00	11/30/2009
2. \$ 430.00	12/31/2009

By completing this payment plan, 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 \$4,236.63 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 1-888-998-2770 Monday through Friday, 8 a.m. to 9 p.m. or Saturday 9 a.m. to 12 p.m. If you prefer, you can mail your payments to P.O. Box 15019, Wilmington, DE 19886-5137.

Sincerely,

██████████
Customer Assistance department