

12/30/2009 12:44 FAX 18667559713

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STEPHENS AND MICHAELS ASSOCIATES INC  
PO Box 109  
Salem NH 03079-0109

PO Box 109 ■ Salem, NH 03079-0109  
Toll Free: 866-201-0940 ■ Fax: 866-755-9713

www.smacollects.com



December 30, 2009

[REDACTED]

Client: World's Foremost Bank/Cabela's Visa  
Our File #: [REDACTED]  
Total Balance Due: \$3266.91

\*\*\*Detach Upper Portion And Return With Payment\*\*\*

Original Creditor: World's Foremost Bank/Cabela's Visa  
Original Account #: [REDACTED]  
Our File #: [REDACTED]  
Total Balance Due as of the Date of this Letter: \$3266.91

Dear [REDACTED],

World's Foremost Bank/Cabela's Visa is making you an exceptional offer!

If you pay at least \$1160.00 by 12/31/09, we'll consider your balance of \$3266.91 SETTLED.

You'll owe nothing more. No more calls or collection letters on this account *and* we will report your account as settled.

**ACT NOW TO TAKE ADVANTAGE OF THIS OFFER!**

To take advantage of this offer, call us at 866-201-0940 to confirm your payment. To send payment directly, make your check or money order payable to Stephens & Michaels Associates. In order to ensure that your account is properly credited, please write your account number on all payments and return the upper portion of this notice in the envelope provided.

Don't have the cash available right now? Call us today at 866-201-0940 to set up a monthly payment plan. Our hours of operation are Monday through Friday, 8:00 am to 9:00 pm Eastern Time and Saturday, 9:00 am to 2:00 pm Eastern Time.

Very truly yours,

[REDACTED]

*Stephens & Michaels Associates, Inc.*

**THIS IS AN ATTEMPT TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. THIS COMMUNICATION IS FROM A DEBT COLLECTOR.**