



CARDMEMBER SERVICES
 P.O. BOX 15548
 WILMINGTON, DE 19886-5548



Questions?
 1-877-236-8491
 We accept operator relay calls



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February 29, 2022



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Update: Here are the terms of your settlement agreement

Your account ending in ██████████

Current Balance: **\$20,428.37**

Dear ██████████

Thank you for accepting our settlement agreement for **\$2,043.72**. Please review these details about the agreement.

Here's your payment schedule

Payment Date	Payment Amount
03/19/2022	\$1,021.86
04/19/2022	\$1,021.86

Total Payments: \$2,043.72

If you have already made your first payment, please make your remaining payments based on the payment schedule.

Here's how you can pay

- Call us at 1-877-236-8491, or
- Mail your payments to:
 CARDMEMBER SERVICES
 P.O. BOX 15548
 WILMINGTON, DE 19886-5548

Please review this information about your settlement agreement

- All efforts to collect on your account will stop as long as you meet the terms of your settlement agreement.
- We must receive a total amount of \$2,043.72 by the due dates provided in the payment schedule or your account will be considered in default of our agreement.
- If you don't successfully complete the terms of this agreement, we may send your account to a debt collection agency.

We may contact you about making payments if any of the following happens

- You don't make each required payment by the due date listed in your payment schedule.
- We receive a payment less than the payment amount listed in your payment schedule.

This is an attempt to collect a debt and any information obtained will be used for that purpose.

- Your payment is returned and we don't receive a replacement payment.

If you have questions, please call us at 1-877-236-8491. We're here Monday through Friday from 8 a.m. to 10 p.m. Eastern Time.

Sincerely,

Customer Support Team

Year-end tax information: If required by the IRS, we'll report the amount of canceled debt to you on an IRS Form 1099-C (Cancellation of Debt) in the appropriate tax year. You may want to ask your tax/financial advisor, call the IRS at 1-800-829-1040, or visit [IRS.gov](https://www.irs.gov) for information about how this may affect you.