



USAA Federal Savings Bank
10750 McDermott Freeway
San Antonio, Texas 78288

May 3, 2022

Reference: Confirmation of Settlement Offer

Dear Sir or Madam,

This letter confirms the offer by USAA Savings Bank (hereafter referred to as "USAA") to settle the following USAA credit card according to the terms and conditions described below.

Card ending in: [REDACTED]

Current Balance:

\$11,824.59

Terms and Conditions

Here is what you need to know about this offer:

- USAA must receive a total of \$4,730.00 no later than May 2, 2023, sent to the address on this letterhead.
- The payment check or draft must not be returned to us unpaid for any reason.
- After receipt of your final payment, USAA will send a notice to the major credit reporting agencies indicating the debt has been settled.
- Payment history will continue to be reflected on the credit reporting agencies' records.
- By making the payment, you indicate your agreement to the terms and conditions of this letter.
- You also agree to release USAA from any claims you have against USAA related to this account, subject to the terms and conditions outlined in this letter.
- USAA agrees to cease any further collection activity related to this account
- You must include your member number and the first four digits and last four digits of your account number with all payments. Failure to include this required information and/or to pay may result in the termination of this Settlement Agreement.

How to Contact Us

If you have questions or believe an error occurred, please call us at 800-284-9821 from 7:00 a.m. to 6:30 p.m. CT Monday through Thursday or from 7:00 a.m. to 5:30 p.m. CT Friday.

Thank you,
USAA Federal Savings Bank

USAA is required by the laws in some states to inform you that this communication is from a debt collector attempting to collect a debt, and any information obtained will be used for that purpose.

Form 1099-C (Cancellation of Debt): The Internal Revenue Service requires financial institutions to file a Form 1099-C (Cancellation of Debt) to report the discharge of indebtedness in excess of \$600.00. If applicable, your copy of the 1099-C will be mailed to you by January 31 of the year following the year the debt was forgiven. Please contact a tax advisor if you have any questions.



Credit Cards are issued by USAA Savings Bank and are serviced by USAA Federal Savings Bank.

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