



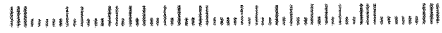
50% Offer

*V. SAL*

BALANCE AS OF 02/23/2010: **\$11,951.80**

**WE'LL ACCEPT: \$5,976.00**

YOU'LL SAVE: **\$5,976.00**



**PAY OFF YOUR DEBT FOR GOOD.  
CALL [REDACTED] BY 03/11/2010**

## ONE PHONE CALL TURNS THINGS AROUND

Dear [REDACTED]

Good news. We want to help you change everything with your credit card debt. So, we've decided to turn things around—and instead, waive a big chunk of what you owe. You pay some, we'll waive some, and your balance will be gone for good.

### Settle your account today. Forget about it forever.

As you can see in the box above, we're ready to accept \$5,976.00 as a final settlement, as long as you call us to arrange payment before 03/11/2010. That's a savings of \$5,976.00 and a lot less worry. And of course, we'll stop any collection calls and report your account as settled to credit agencies upon completion of your settlement. Payments or credits in excess of this amount will be applied against your entire outstanding balance.

### Change everything. Just call [REDACTED] today.

One phone call and you're done. Remember, you need to reply by 03/11/2010, so don't wait. Call us today!

Sincerely,



### SETTLEMENT PLAN LIMITED-TIME OFFER

**Pay \$5,976.00,  
and you're done.**

**No more collection  
calls or reminders.**

**Expert advice  
and support.**

**It only takes one phone call  
to turn everything around:**



P.S. - If you're interested in an option other than settlement, please call a Customer Support Advisor at [REDACTED]. We have lots of other ways to help turn the situation around. We're here to help, so don't hesitate to give us a call!

Account is owned by Chase Bank USA, N.A. Calls may be monitored and/or recorded to ensure the highest level of quality service. We are required by the IRS to provide information about certain amounts that are discharged as a result of a cancellation of a debt on a form 1099C. If we are required to notify the IRS, you will receive a copy of the form 1099C that is filed with the IRS.