



Citi® Cards  
P.O. Box 660370  
DALLAS, TX 75266-0370

Citi will help you save. This settlement offer is yours to accept. Call 1-866-680-8627 immediately.

Outstanding Balance for account ending in 5145 ▶ **\$5,313.20**

Your account has been pre-selected for a settlement offer which will save you ▶ **\$2,922.26**

If you accept this offer, your settlement amount will be ▶ **\$2,390.94**

To accept this Settlement Offer, call 1-866-680-8627 by 03/04/2010.

February 7, 2010

### 45% Offer

We're making a great offer.  
The next move is yours.

Dear [REDACTED]

We noticed that you have fallen behind on your payments and we want to help by offering you a **limited time settlement offer**. We are prepared to settle your account balance for a reduced amount of **\$2,390.94**. If you wish, you may pay the settlement amount in installments by calling **1-866-680-8627** to set up a payment schedule. We hope this offer comes as a welcome relief and will help make things easier for you. The time to take action is limited, so act now.

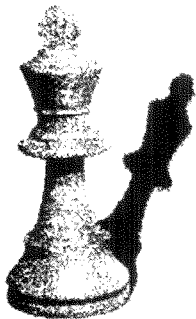
#### Benefits of settling your account:

- After you finish paying the reduced amount, your account will have a zero balance.
- Settling with Citi will stop collection calls and letters.
- Once we receive your first installment payment, we will stop charging interest as long as you make all required payments when due.

**VERY IMPORTANT.** Please call 1-866-680-8627 to set up a payment schedule or make a one time payment of **\$2,390.94** by 03/04/2010. If we do not receive the settlement amount or hear from you soon, your account may eventually be written off as bad debt and may be sent to a collection agency.

If this settlement does not meet your needs, please call us today to discuss alternative options that may include:

- Cutting your monthly payment
- Reducing your Annual Percentage Rate (APR)
- Reducing future late fees and over limit charges
- Matching your payment dollar for dollar up to \$599



• Get out from under your credit card debt

• Cut Your Monthly Payment

• Settle Your Balance

• Pay a Reduced Amount

• Stop Collection Calls