



12-08-09



Buffalo Office Hours (Eastern Time):
8:00AM - Midnight Monday-Thursday
8:00AM - 9:00PM Friday
8:00AM - 2:00PM Saturday
9:00PM - 1:00PM Sunday

RE: FIA CARD SERVICES, N.A.
Reference #:
CI Account #:
Balance Owing: \$ 3111.66

DEAR

This letter is intended to verify that we, Creditors Interchange, have agreed to accept the following settlement agreement:

\$366.68 due in our office by 12-30-09 \$366.66 due in our office by 01-29-10
\$366.66 due in our office by 02-26-10

We are not obligated to renew this offer. Failure to comply with these proposed conditions will make this offer null and void.

Upon receipt of all required payments, your account will be considered settled and you will not be obligated to pay the remaining balance. All payments must be received by the agreed upon due dates. If the remaining balance is equal to or exceeds \$600.00, the IRS requires FIA Card Services to report the amount of forgiveness of debt on a 1099-C form.

Upon completion, if any payments are returned for any reason, your settlement will be voided. Your account will be charged-off and we will continue to pursue the remaining debt.

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

New York City Department of Consumer Affairs License Number:

Sincerely,
Creditors Interchange
[Signature]

Telephone Number: