



40% Offer

February 26, 2010

42899

Account Number:	[REDACTED]
Balance Due:	\$1,976.81
Settlement Offer:	60% of Your Balance Forgiven!
You Save:	\$1,186.09

Dear [REDACTED]

A Settlement Offer

We previously contacted you regarding your outstanding balance on your American Express® account. We have not heard from you, but we would like to work with you to help resolve your balance. For a limited time, you can settle your account by paying just 40% of your past due balance over the next 16 months. That's just a minimum payment of \$50.00 per month. Once we have received your final payment, we will forgive the remaining balance on the account. This offer is available until March 28, 2010.

Please remember that paying the total balance has its advantages. By paying in full you will potentially improve your overall credit bureau rating, which may affect your interest rate for mortgages, credit cards, and car loans, and even your ability to obtain a mobile phone. In addition, you will improve your credit standing with American Express and may be able to regain American Express Cardmembership.

3 Easy Steps to Participate

- Enroll today** by calling 877-486-5028. Our business hours are MONDAY-TUESDAY 8:00AM - 8:00PM, WEDNESDAY-THURSDAY 8:00AM - 7:00PM, FRIDAY 8:00AM - 5:00PM, SATURDAY 8:00AM - 12:00PM CST/CDT. The offer is available until March 28, 2010. Even if you plan to send us a payment directly, you must call to let us know you have accepted this offer.
- Make your first payment.** You can pay over the phone, using the attached form below, or go to www.americanexpress.com/waytopay.
- Continue your payments.**
 - To pay online, go to www.americanexpress.com/waytopay and use reference code 77494 to access the site and make a payment.
 - To pay by phone, call us at [REDACTED]

Please remember you will need to make your minimum payment each month to receive the benefits of this offer.

We look forward to hearing from you.

Sincerely,

Bob Sura

Manager
American Express

**SETTLEMENT OFFER
EXPIRES:**

March 28, 2010

Note: *See reverse for important settlement information. Failure to respond to this communication may result in further collection efforts to recover the outstanding balance due on this account

Return lower portion in the enclosed envelope (make sure address is correct) through window)