

Cardmember Service
P.O. Box 15548
Wilmington, DE 19886-5548



July 22, 2010



15509 ACS 001 003 20210 - NNNNNNNNNNNN

[Redacted]

40%

Important information is provided below regarding your account.



RE: Your account ending in [Redacted]

Dear [Redacted]

We are pleased to confirm your acceptance of our settlement agreement in the amount of \$940.00. All interest and fees will be waived until the settlement is finalized. Please disregard any conflicting rate or fee information that appears on your monthly statement while you are in the process of finalizing your settlement agreement. As part of our settlement agreement, we will stop all efforts to collect.

You will be considered in default from our agreement in the event one of the following occurs:

- You do not make each required payment by the due date listed below
- We receive a payment less than the payment amount listed below
- Your payment is returned for insufficient funds (NSF)

If you default from your settlement agreement, your interest rates for all balances will change in accordance with your Cardmember Agreement and we will continue our collection efforts.

Below is a summary of the scheduled payment(s) you agreed to:

Date Due	Payment Amount
07-31-2010	\$940.00

Total Payments*: \$940.00

If you default from your settlement agreement, your Minimum Monthly Payment formula will be computed by taking the greater of:

- \$10.0
- OR 2.0% of Balance