

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



JACK

October 7, 2009

Account: 8166  
BALANCE: \$1,213.10

Settlement Confirmation

Dear JACK

We are pleased to confirm that we've agreed to settle your credit card account for \$520.00. Our settlement brings you these three advantages:

- You will pay \$520.00, a significant savings over the full balance that you owe us\*.
- We will stop all efforts to collect.
- We will report your account to the national credit bureaus as "settled".

Here is your schedule of payments that you have agreed to:

First Installment:	Due Date: 10/17/2009	Payment Amount: \$130.00
Second Installment:	Due Date: 11/16/2009	Payment Amount: \$130.00
Third Installment:	Due Date: 12/16/2009	Payment Amount: \$130.00
Fourth Installment:	Due Date: 01/08/2010	Payment Amount: \$130.00

Please call 1-800-848-1551 toll-free to make payment arrangements, or you can mail us your payment to the address below. For your convenience, your first payment due will be given a 10-day grace period from the due date listed above. We must receive your payment before your grace period expires, or before the date your account is scheduled to charge off, whichever comes first. If you have any questions about your settlement agreement or, want to find out your charge off date, please call us at 1-800-848-1551.

If you don't make each required payment by its due date listed above, including any applicable grace period, we receive an insufficient payment, or your payment is returned for insufficient funds (NSF), our settlement agreement will terminate and your account will revert to the terms of your Cardmember Agreement. If you are removed from the settlement plan, we'll continue our collection efforts and any payments made to that point would be applied to your full balance. Any payments we receive, or any credits to your account, which are in addition to the installments above will be retained by us and applied against your full balance.

If you have not already done so, please destroy all the cards and convenience checks for your account as we have closed your account as part of the settlement agreement. We look forward to receiving your payment.

Order for your payment of (\$130.00) today to the address below.

Overnight address: Cardmember Service  
Attn: Remittance Processing  
2500 Westfield Drive  
Elgin, IL 60123

about certain amounts that are discharged as a result of a  
required to notify the IRS, you will receive a copy of the form

by Chase Bank USA, N.A.  
ed to ensure the highest level of quality service.