



9321 Olive Boulevard  
St. Louis, MO 63132

October 22, 2010



**\$1,823.90  
SAVED**

**SETTLEMENT AGREEMENT**

Re: Account number XXXX-XXXX-XXXX-3275

Balance: \$3,038.90

Dear

US Bank agrees to accept \$1,215.00 as settlement in full on the above referenced account number. This agreement is valid provided \$1,215.00, the accepted amount, is received on/or before 01/19/2011\*\*. Payment is required at time of acceptance.

- 1<sup>st</sup> payment in the amount of \$303.75 due on or before 10/29/2010
- 2nd payment in the amount of \$303.75 due on or before 11/29/2010
- 3rd payment in the amount of \$303.75 due on or before 12/29/2010
- 4th payment in the amount of \$303.75 due on or before 01/19/2011

If a payment is returned, for any reason, this settlement offer will become null and void. If you fail to keep the terms of the settlement, prior payments applied to your account will not be refunded.

Upon successful completion of your settlement agreement, we will no longer attempt to collect on this debt. The account will be reported to the credit bureau as follows: charged off/settled in full. You will receive a 1099 IRS Form if the balance after the settlement is greater than \$600.00.

This offer expires 15 days from the date of this letter\*\*.

Please contact us at 877-475-1649 to set up your settlement payments.

Cordially,

Alicia Williams  
Retail Payment Solutions  
Credit Card Collections  
877-475-1649 ext. 156-0515