

10965 Decatur Road
Philadelphia, PA 19154-3210
1(800) 220-0605 or 1(215) 281-7500

Make Check Payable to: Citicorp Credit Services

October 14, 2009

Account #: 54241 [REDACTED]
Academy File #: [REDACTED]
Total Bal As of 14 Oct 2009: \$27177.76

Lisa M [REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Academy Collection Service Inc
PO Box 16119 [REDACTED]
Philadelphia, PA 19114-0119
[REDACTED]

-----*Detach and Return Top Portion to Expedite Your Payment*-----

We are sending you this letter in an attempt to clear this long overdue account. Our client may accept less than the current balance as settlement for this account.

**** SETTLEMENT AMOUNT \$ 10871.10 YOU SAVE \$ 16306.66 ****

Upon approval, receipt and clearance of the agreed upon amount, our client will notify the appropriate credit bureaus that this account has been settled.

This is an attempt by a debt collector to collect a debt. Any information obtained will be used for that purpose. If you pay us by check or check by phone, your transaction will be converted to an ACH. Additionally, the check writer authorizes Academy or its agent to re-present the check electronically if the check is returned for insufficient or uncollected funds.

Federal law prohibits certain methods of debt collection, and requires that we treat you fairly. You can stop us from contacting you by writing a letter to us that tells us to stop the contact. Sending such a letter does not make the debt go away if you owe it. Once we receive your letter, we may not contact you again, except to let you know that there won't be any more contact or that we intend to take a specific action.

If you have a complaint about the way we are collecting this debt, please write to our Compliance Center at 10965 Decatur Road, Philadelphia PA 19154, email us at compliance@academycollection.com, or call us toll-free at 1-800-220-0605 ext. 2261, between 9:00 A.M. Eastern Time and 5:00 P.M. Eastern Time Monday-Friday.

The Federal Trade Commission enforces the Fair Debt Collection Practices Act (FDCPA). If you have a complaint about the way we are collecting your debt, please contact the FTC online at www.ftc.gov; by phone at 1-877-FTC-HELP; or by mail at 600 Pennsylvania Ave. NW, Washington, DC 20580.

Yours truly
[REDACTED] Debt Collector [REDACTED]

NOTICE: SEE REVERSE SIDE FOR IMPORTANT INFORMATION.

ACCOUNT INFORMATION

Date of letter: October 14, 2009
Creditor: CITIBANK (SOUTH DAKOTA) N.A.
Fwd Creditor:
Account #: 54241 [REDACTED]
Creditor #: Mastercard
Academy File #: [REDACTED]
Total Bal As of 14 Oct 2009: \$27177.76

CONTACT INFORMATION

Academy Collection Service, Inc.
10965 Decatur Road, Philadelphia PA 19154
1(800) 220-0605 or 1(215) 281-7500
Hours: M-TH 8am - 9pm, F 8am - 5pm

[REDACTED]