

DISCOVER
FINANCIAL SERVICES

PO Box 3025
New Albany, OH 43054-3025

October 23, 2009

Mr Scott W [REDACTED]
[REDACTED]
[REDACTED]

Re: Discover Card Account Number ending in: [REDACTED]
Current Balance: \$12,085.29

Dear Mr R [REDACTED]

We have been authorized to offer you the opportunity to settle your account.

A settlement of 40% on your current balance has been approved. This one-time payment of \$4,834.00 must post on your account via Telephone-Check by 10-23-09 for this settlement offer to be valid.

Upon receipt of your payment, an update will be sent to the major credit reporting agencies informing them that this account has been settled in full for less than the full balance.

If you have any further questions, please contact our office at 1-800 [REDACTED]

Sincerely,
[REDACTED]
[REDACTED]

Account Manager

This is an attempt to collect a debt and any information obtained may be used for that purpose.