



CITI
4600 HOUSTON ROAD
FLORENCE, KY 410420000

November 16, 2009

████████████████████
PAULA M ██████████
████████████████████
████████████████████

MASTERCARD
ACCOUNT NUMBER
53968 ██████████

BALANCE: **\$5,674.38**

Dear Paula M ██████████

Your At&T Universal Card account is delinquent. Due to the status of your account, we are willing to settle your account for **55%** of the current balance, which is \$5,674.38. The settlement amount is \$3,120.91. We must have this settlement amount paid in full no later than **12/02/2009** or this offer will not be valid.

The benefits to you are:

- (1) Your account will have a zero balance and will be reported as such to the credit reporting agencies.
- (2) You will have saved \$2,553.47.
- (3) All further collection activity will cease including the possibility of referral to a collection agency or attorney for non-payment.

To set up a **payment by phone** call us at **1-800-██████████** or send your payment via one of the options listed below.

USPS Address

Urgent Payments
P.O. Box 183042
Columbus, OH 43218-3042

Overnight Mail

CitiCards
1500 Boltonfield Street
Columbus, OH 43228

Western Union

AT&T Universal Card
Quick Collect
Universal, FL

Please be aware that if the agreement is broken, the arrangement will be canceled and the total balance may be required. If you have any questions, please call us.

Sincerely,

██████████
Vice President
Citicorp Credit Services, Inc. (USA)

FEDERAL REGULATIONS REQUIRE THE STATEMENT PRINTED ON THE REVERSE SIDE.

Toll Free Telephone Number: **1-800-██████████**
TDD Number: 1-800-██████████ (Hearing Impaired Only)

Any representative can assist you.
Office Hours (Central Time):
Monday-Thursday 6:30 a.m. to 11:00 p.m.
Friday 6:30 a.m. to 9:00 p.m.
Saturday 8:00 a.m. to 5:00 p.m.

Send Correspondence to:
Citi Cards
P.O. BOX 6077
Sioux Falls, SD 57117-6077