

# NCO<sup>SM</sup>

**NCO Financial Systems, Inc.**  
**500 N. Franklin Turnpike**  
**PO Box 588**  
**Ramsey, NJ 07446-0588**

**Office Hours: 8:00a.m. - 9:00p.m. Monday - Thursday**  
**8:00a.m. - 5:00p.m. Fri**  
**8:00a.m. - 12:00p.m. Sat**

November 25, 2009

Mica B [REDACTED]  
[REDACTED]

**Creditor: American Express**  
**Account #: 37128 [REDACTED]**  
**Our Reference Number: [REDACTED]**  
**Balance: \$ 5,510.91**  
**Settlement Offer: \$ 2,200.00**

Dear Mica B [REDACTED]

Pursuant to your agreement, we can offer you a settlement of \$ 2,200.00 due by 11/25/2009. Upon clearance of said funds, American Express will be notified that the account is settled.

Please contact us at [REDACTED], if you have any questions.

Please forward all payments/correspondence to: NCO Financial Systems, Inc.  
507 Prudential Road  
Horsham, PA 19044

This is a communication from a debt collector. This is an attempt to collect a debt. Any information obtained will be used for that purpose.

Calls to or from NCO Financial Systems, Inc. may be monitored or recorded for quality assurance.

[REDACTED]