

Outstanding Balance for account ending in [REDACTED] ▶ **\$20,725.46**

Your account has been pre-selected for a settlement offer which will save you: ▶ **\$11,399.00**

If you accept this offer, your settlement amount will be: ▶ **\$9,326.46**

To accept this Settlement Offer, call 1-877- [REDACTED] by 12/22/2009.

[REDACTED]  
MOZELLE H [REDACTED]  
[REDACTED]  
[REDACTED]

November 26, 2009

We're making a great offer.  
The next move is yours.

Dear Mozelle H [REDACTED]

We noticed that you have fallen behind on your payments and we want to help by offering you a **limited time settlement offer**. We are prepared to settle your account balance for a reduced amount of **\$9,326.46**. If you wish, you may pay the settlement amount in installments by calling 1-877- [REDACTED] to set up a payment schedule. We hope this offer comes as a welcome relief and will help make things easier for you. The time to take action is limited, so **act now**.

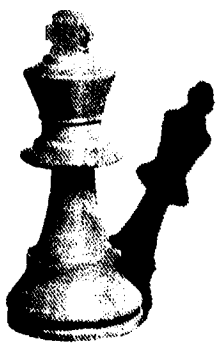
**Benefits of settling your account:**

- ♦ After you finish paying the reduced amount, your account will have a zero balance.
- ♦ Settling with Citi will stop collection calls and letters.
- ♦ Once we receive your first installment payment, we will stop charging interest as long as you make all required payments when due.

**VERY IMPORTANT.** Please call 1-877- [REDACTED] to set up a payment schedule or make a one time payment of **\$9,326.46** by 12/22/2009. If we do not receive the settlement amount or hear from you soon, your account may eventually be written off as bad debt and may be sent to a collection agency.

If this settlement does not meet your needs, please call us today to discuss alternative options that may include:

- ♦ Cutting your monthly payment
- ♦ Reducing your Annual Percentage Rate (APR)
- ♦ Reducing future late fees and over limit charges
- ♦ Matching your payment dollar for dollar up to \$599



• **Get out from under your credit card debt**

• **Cut Your Monthly Payment**

• **Settle Your Balance**

• **Pay a Reduced Amount**

• **Stop Collection Calls**

