

Citi will help you pay off your account by reducing your outstanding balance. To take advantage of this offer, phone 1-866- [REDACTED] immediately.

Outstanding Balance for account ending in [REDACTED] ▶ **\$27,095.91**

Your account has been pre-selected for a settlement offer which will save you: ▶ **\$21,676.73**

If you accept this offer, your settlement amount will be: ▶ **\$5,419.18**

Date you called Citi: \_\_\_\_\_ Settlement Deadline: 01/30/2010

[REDACTED]  
PAUL E [REDACTED]  
[REDACTED]  
[REDACTED]

December 31, 2009

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

Dear Paul E [REDACTED]

I noticed you have fallen far behind in your payments. I hope this settlement offer comes as a welcome relief and will help make things easier for you. We are prepared to settle your outstanding Citi® Card balance for a substantially lower amount. If you wish, you may even pay in installments. We also have many other options we would be happy to discuss with you.

**VERY IMPORTANT:** Please call 1-866-[REDACTED] to take advantage of this settlement offer or to find out about other ways we can help you. If we do not hear from you, your account will eventually be written off as a bad debt and may be sent to a collection agency or attorney. If that happens, this offer will no longer be available and you will once again be responsible for the full amount.

This really is a good way out of an unfortunate situation. I hope you will call me today so we can work on this together and put it behind us.

Here's what we can do for you when you call.

- Once we agree to a settlement and receive your first installment payment, interest charges on your account will be stopped pending receipt of all required payments when due.
- When you settle with Citi and make installment payments as agreed, we can put a stop to collections calls and letters about your account.
- After you finish paying the reduced amount we agree on, your account will have a zero balance and will be reported as such to the credit reporting agencies.

We've been able to help other Citi cardmembers and we would like to help you, too. When you call, we can talk about the different options we have to help you as simply and painlessly as possible. But there's not time to waste and taking care of this will never be any easier than it is right now.

Please call us today at 1-866-[REDACTED] so we can work something out.

Sincerely,

[REDACTED]  
Vice President  
Citicorp Credit Services, Inc. (USA)

Your CITI CARDS is issued by Citibank (South Dakota), N.A., and is serviced by Citicorp Credit Services, Inc. (USA), an affiliate.

• Get out from under your credit card debt

• Pay a reduced amount

• Stop interest charges

• Stop collection calls

• Please call now toll-free: 1-866-[REDACTED]