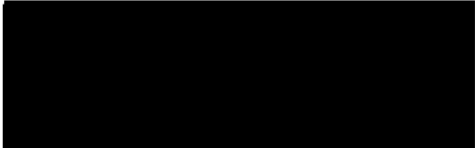


CLIENT SERVICES, INC.
3451 HARRY S TRUMAN BLVD
ST. CHARLES, MO 63301-4047

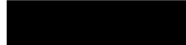
Office Hours (Central Time): Monday-Thursday: 8am-8pm
Friday: 8am-5pm
Saturday: 7am-11am
Sunday: Closed

PHONE: 877-288-0504
TTY Service: Dial 711

10/21/2019



REFERENCE NUMBER



CURRENT CREDITOR: Citibank, N.A.
ACCOUNT NUMBER: XXXXXXXXXXXXX1215
BALANCE DUE: \$11,205.83

SETTLEMENT CONFIRMATION

As discussed, we are offering you a settlement amount of \$3,923.00, to settle this COSTCO ANYWHERE VISA CARD account for less than balance due.* To accept this settlement offer, our office must receive the first payment by the date listed beside the initial payment on page two (2) of this settlement offer notice. This offer is contingent upon timely receipt of all payment(s). If payment(s) are not received in our office by the dates outlined on page two (2) of this document, this offer will be withdrawn and will be deemed null and void. We are not obligated to renew this offer.

We look forward to working with you in resolving this matter.

Quiara Abernathy

*This settlement may have tax consequences. Please consult your tax advisor.

THIS COMMUNICATION IS FROM A DEBT COLLECTOR. THIS IS AN ATTEMPT TO COLLECT A DEBT.
ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

FOR IMPORTANT RIGHTS AND PRIVILEGES WHICH MIGHT APPLY TO YOUR STATE OF RESIDENCE,
PLEASE SEE FINAL PAGE

CLIENT SERVICES, INC.
 3451 HARRY S TRUMAN BLVD.
 ST. CHARLES, MO 63301-4047

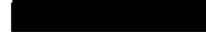
Office Hours (Central Time): Monday-Thursday: 8am-8pm
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REFERENCE NUMBER



CURRENT CREDITOR: Citibank, N.A.
 ACCOUNT NUMBER: XXXXXXXXXXXXX1215
 BALANCE DUE: \$11,205.83

SETTLEMENT CONFIRMATION

PAYMENT(S) SCHEDULE

AMOUNT DUE	DUE DATE	AMOUNT DUE	DUE DATE
\$51.00	10-30-2019	\$352.00	11-28-2019
\$352.00	12-28-2019	\$352.00	01-28-2020
\$352.00	02-28-2020	\$352.00	03-28-2020
\$352.00	04-28-2020	\$352.00	05-28-2020
\$352.00	06-28-2020	\$352.00	07-28-2020
\$352.00	08-28-2020	\$352.00	09-28-2020