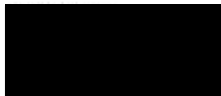
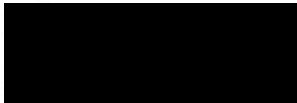


First Bankcard®



November 10, 2017



RE: Account Number: xxxx-xxxx-xxxx-9552
Balance: \$2324.17



Enrolled Balance:	\$2,070.00
Current Balance:	\$2,324.17
Settlement Amount:	\$1,046.00
Settlement %:	50.53%
% Debt Reduction:	26.47%

Dear

In response to your settlement request, we will settle the above account for the amount of \$1046.00 in three (3) payments with \$150.00 due December 7, 2017, \$150.00 due January 7, 2018, and \$746.00 due February 7, 2018.

Please call the office to do payments by phone.

Send the payment by U. S. Mail to:

Any missed, late or non-sufficient fund payments will render this proposal invalid.

If the amount charged off/forgiven is equal to, or greater than \$600.00 we are required by the Internal Revenue Code, section 606p, to report this amount and issue a form 1099-C to you no later than next January 31, 2019. If you have any questions concerning your personal taxes, we recommend you consult a certified public accountant or other tax professional.

If you have any questions, please contact me at

Sincerely,



Supervisor



JK:lg

Office Hours: Monday–Tuesday 7:00AM–8:45PM, Wednesday–Thursday 7:00AM–10:45PM, Friday 7:00AM–4:45PM, Saturday 8:00AM–4:00PM, and Sunday 12:00PM–4:00PM CST.

This communication is from First National Bank of Omaha. This communication is an attempt to collect a debt and any information obtained will be used for that purpose.