



September 15, 2008

Cardmember Service
P.O. Box 15548
Wilmington, DE 19886-5548

Balance **\$5,651.90**
We'll Accept **\$1,412.97**
Amount you save **\$4,238.92**
Reply by 10/31/2008 to receive this offer

**PRESORTED

0 [REDACTED]

Jimmy [REDACTED]

[REDACTED]

[REDACTED] GA [REDACTED]-2626



RE: Jimmy [REDACTED]

It's not too late to make a very smart decision – one that can take a considerable weight off your shoulders.

Settle your account for good.

With our simple Chase settlement plan, you have a great opportunity to put your outstanding credit card balance behind you once and for all. Better yet, you can do it for a lot less than what you owe.

As shown above, we will accept a reduced payment of at least **\$1,412.97** if you respond by 10/31/2008. When you pay this amount, your account will be reported as settled to the credit reporting agencies upon completion of your settlement. Payments or credit in excess of this amount will be applied against your entire outstanding balance.

We'll meet you part way. But you must act now.

Even if you don't hear from us, you still have an outstanding past due balance that you owe. If you do nothing or wait too long, you'll miss out on this special opportunity. If that happens, you'll once again be responsible for the full amount of your balance.

One phone call is all it takes.

Wouldn't it feel great to resolve your balance, and have one less bill to worry about? Call us today at 1-866-252-5777 to make payment arrangements. Or, simply talk to us about your situation and get it off your chest. Odds are, we have a way to help you get the weight off your shoulders.

Sincerely,

Janet Gigeous
Customer Support Division

P.S. Very Important: Even if you don't think a settlement offer is right for you, there are other ways we can help. Call us today at 1-866-252-5777. We'll be glad to discuss other payment solutions that can help you resolve your debt.

We are required by the IRS to provide information about certain amounts that are discharged as a result of a cancellation of a debt on a form 1099C. If we are required to notify the IRS, you will receive a copy of the form 1099C that is filed with the IRS.

Account is owned by Chase Bank USA, N. A. Calls may be monitored and/or recorded to ensure the highest level of quality service.