



P.O. Box 108
St. Louis, MO 63166-0108

20502 D

45% Settlement!

November 22, 2021

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000027009 01 AB 0.461 106481421974403 P Y

ARLINGTON TX 76013

Account number ending with:
Balance: \$8,637.76

Dear :

U.S. Bank National Association agrees to accept the sum of \$3,887.00 as settlement in full on the above referenced account number.

This agreement is valid provided the settlement terms and conditions are met. The terms of the payment schedule are documented on the last page of this notice.

The agreed-upon settlement amount must be fully paid within 90 days of acceptance of the settlement agreement ('the settlement period'). If the settlement amount is not received during the settlement period, the account will charge off immediately. If the account charges off prior to the completion of the terms on the last page of this notice, this settlement agreement may be void.

Regardless of the payment terms, if you do not continue to make at least the minimum payment outlined on your monthly billing statements during the settlement period, your account may charge off in accordance with our contractual guidelines, despite the time remaining to fulfill the settlement.

Additionally, if you fail to pay the agreed-upon settlement amount during the settlement period, prior payments applied to your account will not be refunded.

Upon successful completion of your settlement agreement, we will no longer attempt to collect on this debt. In addition, the status of your account will be reported to the credit bureaus. You will not be obligated to pay the remaining balance provided no additional charges appear on this account after the date of this letter. Also, any future account activity that results in a credit may become the property of U.S. Bank National Association.

Under some circumstances, Cardmember Service might be required to file a form 1099-C with the IRS when \$600.00 or more of debt is cancelled in a settlement. There are exceptions to this requirement, however Cardmember Service and its representatives are not able to advise you if they apply to your case in particular or provide tax advice in general. If you have any questions regarding your taxes, we suggest you consult a tax professional.

Mon - Fri: 7:00 a.m. - 9:00 p.m. CT, Sat: 7:00 a.m. - 5:00 p.m. CT

Sincerely,

Cardmember Service
1-800-236-



The creditor and issuer is U.S. Bank National Association