

FIA CARD SERVICES™



January 5, 2009

Account No.: 7497 [redacted]

Dear [redacted]

This letter confirms our agreement to settle the above-referenced account.

The balance at the time of settlement was \$15,345.35. We will accept \$3,100.00 as settlement of this account.

Below are the payment terms for your account:*

<u>Due date</u>	<u>Payment amount</u>	<u>Due date</u>	<u>Payment amount</u>	<u>Due date</u>	<u>Payment amount</u>
12/31/2008	\$650.00				
1/31/2009	\$650.00				
2/28/2009	\$650.00				
3/31/2009	\$1,150.00				

Please keep this letter as confirmation of your settlement agreement, as the terms of this offer will not be reflected on your monthly statement.

If you have any questions, please call 1-800-242-3328, Monday through Thursday from 8 a.m. to 10 p.m., Friday, 8 to 8, or Saturday, 9 to 2 (Eastern time). Our knowledgeable Account Managers are ready to assist you.

Sincerely,

Customer Assistance department

*In return, upon receipt of all required payments, your account will be considered settled, and 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 balance may become the property of FIA Card Services, N.A. Any violation of this agreement will result in the full balance being due immediately. All payments must be received by the above-stated due dates. If the above referenced settlement results in debt forgiveness of an amount equal to or exceeding \$600.00, the Internal Revenue Service (IRS) requires FIA Card Services, N.A. to report the amount of forgiveness of debt to the IRS. The amount of forgiveness may be required to be included as income on federal tax returns. Please consult a tax advisor regarding this matter.