

BANK OF AMERICA



PO Box 653064  
Dallas, TX 75265-3064

## Settlement Terms



LV 1122 957 206

Account(s) ending in

Date

November 20, 2025

As a reminder, we've agreed to settle your account for less than the full balance — here's what you need to know.

We appreciate you taking the time to work with us on a settlement. Your current balance is \$8,166.86. As a reminder, we agreed to accept \$3,266.75 as the settlement amount. As long as you follow the settlement terms, once the settlement amount is paid, we'll forgive the remaining balance. Keep in mind, this settlement may become void and we may resume trying to collect the remainder of the original balance if:

- We don't receive all the payments on time.
- A payment is returned for any reason.
- New charges appear on the account.

Because you've entered into a settlement agreement regarding the debt owed on your account, if it wasn't already, we have closed your account. You'll also find important information in the Equal Credit Opportunity Act Notice in this letter.

### Things you need to do now that your account is closed

- Destroy any credit cards and cash advance checks associated with this account — we won't process any more transactions on this account.
- Cancel any recurring payments — contact any businesses that are billing your account to cancel the payments and make other payment arrangements. This will help you avoid fees or service interruptions.
- Make other arrangements for overdraft protection — if your account is enrolled in Balance Connect® for overdraft protection, it can no longer be used to provide this service.

**This is an attempt to collect a debt and any information obtained will be used for that purpose.**

### Your payment schedule

The first payment of \$816.69 is due by November 28, 2025 - here's the rest of the schedule: