

OFFICE HOURS:  
M-Th 8am-11pm est  
Fri. 8am-10pm est  
Sat. 8am-4pm est  
Sun. 9am-1pm est

May 21, 2009

726 Exchange Street, Suite 700, Buffalo, NY 14210  
Toll Free: 1-877-219-6609

[REDACTED]  
[REDACTED]  
[REDACTED] 84128

Previous Creditor: MASTERCARD PLAT GENERAL  
Current Creditor : Citibank  
Account # : [REDACTED]  
Balance : \$15,595.27  
Reference # : 046993607

\*\*\*\*\* SETTLEMENT OFFER \*\*\*\*\*

Fax attention: DAWN  
Fax #: (800) 986-5318

Dear [REDACTED]

On behalf of our client, Citibank, Capital Management Services, L.P. is willing to accept less than the full balance due as a settlement on the above mentioned account. The settlement offer shall be \$5,458.34 due in our office no later than 05/27/09.

You may remit these settlement payments to Capital Management Services, L.P. 726 Exchange St. Suite 700, Buffalo, New York 14210 or call 1-877-219-6609 for other payment options.

Upon clearance of sufficient funds, our records will be updated to reflect that the above account has been satisfied.

This is an attempt to collect a debt; any information obtained will be used for that purpose. This communication is from a debt collector.

Please see additional page for important information. We are required under state law to notify consumers of the following rights.

This list does not contain a complete list of the rights consumers have under state and federal law.