

# First Bankcard®

PO Box 3331  
Omaha, NE 68103-0331

402.341.7447  
888.295.5540

October 1, 2019

National Debt Relief

Attn: [REDACTED]

Fax #: [REDACTED]

RE: [REDACTED]

Account Number Ending: 6165  
Balance: \$1,075.75

Dear [REDACTED]

In response to your request, this letter confirms First National Bank of Omaha (FNBO) is willing to settle the account above as follows:

Settlement Amount: \$377.00  
Due Date: October 31, 2019

Payment can be submitted in any of the following ways:

**By phone call:** 1-800-753-5224

**By FedEx or UPS send to:** Expedited Payments  
Stop Code 2210  
1620 Dodge St  
Omaha, NE 68197-2210

**By U. S. Mail send to:** First National Bank of Omaha  
PO Box 2557  
Omaha, NE 68103-2557

This offer will be accepted once FNBO receives and processes payment of at least a portion of the Settlement Amount. However FNBO must receive the full Settlement Amount by the due date to complete the settlement. Once FNBO receives and processes payment of the full Settlement Amount, any remaining account balance will be canceled. FNBO will then report the account as settled to the credit bureaus.

If FNBO receives only part of, but not the full Settlement Amount by the due date, the cardmember will receive credit for any payment(s), but no debt will be canceled and FNBO may report the account to the credit bureaus as charged-off at that time.

Include the cardmember's name and the account number on all checks to ensure proper credit. No credit will be given for dishonored payments or returned checks.

Please note, if \$600.00 or more of an account's balance is canceled, federal law requires FNBO to report the amount as canceled debt to the Internal Revenue Service and issue a Form 1099-C. FNBO issues and

mails 1099-C forms every January for the prior year. Any tax questions should be directed to a Certified Public Accountant or other qualified tax professional.

If you have any questions, please contact us at 1-800-753-5224.

Sincerely,  
Collections Department  
First National Bank of Omaha

Office Hours: Monday-Thursday 7:00AM-8:45PM, Friday 7:00AM-4:45PM, Saturday 8:00AM-4:00PM, CT.

This communication is from First National Bank of Omaha. This communication is an attempt to collect a debt and any information obtained will be used for that purpose.