



PO Box 3331
Omaha NE 68103-0331
402.341.7447
888.530.FNBO (3626)

October 16, 2019

National Debt Relief

Attn: [REDACTED]

Fax # [REDACTED]

RE: [REDACTED]
Account Number Ending: 1912
Balance: \$2,368.08

Dear [REDACTED]

In response to your request, this letter confirms First National Bank of Omaha (FNBO) is willing to settle the account above for the Total Settlement Amount of \$710.00 made in three separate payments as follows:

Payment One: \$53.00
Due Date: October 31, 2019

Payment Two: \$328.00
Due Date: November 29, 2019

Payment Three: \$329.00
Due Date: December 29, 2019

Payments 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 Payment One by its due date. However, FNBO must receive the full amount of Payments One, Two, and Three by their due dates (equal to the Total Settlement Amount) to complete the settlement. Once FNBO receives and processes payment of the Total 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 Payments One, Two and /or Three, or if any payment is late, 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.