

P.O. Box 108  
St. Louis, MO 63166-0108

20502 D

December 6, 2017

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**The payment terms of this settlement agreement are:**

<b>Payment Amount</b>	<b>Scheduled Payment Date</b>
\$100.00	12/29/2017
\$100.00	01/31/2018
\$399.00	02/28/2018





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**TDD Services for the hearing impaired:** Please call 711 or a relay service of your choice and contact the number listed on this letter.

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The creditor and issuer is U.S. Bank National Association

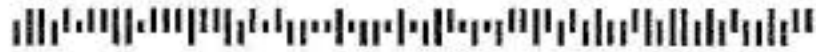


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MICHELLE [REDACTED]

Account number ending with: [REDACTED]  
Balance: \$1,196.60

Dear MICHELLE [REDACTED]

U.S. Bank National Association agrees to accept the sum of \$599.00 as settlement in full on the above referenced account number.

This agreement is valid provided the settlement terms and conditions are met. The terms of the payment schedule are documented on the last page of this notice.

The agreed-upon settlement amount must be fully paid within 90 days of acceptance of the settlement agreement ("the settlement period"). If the settlement amount is not received during the settlement period, the account will charge off immediately.

Regardless of the payment terms, if you do not continue to make at least the minimum payment outlined on your monthly billing statements during the settlement period, your account may charge off in accordance with our contractual guidelines, despite the time remaining to fulfill the settlement.

Additionally, if you fail to pay the agreed-upon settlement amount during the settlement period, prior payments applied to your account will not be refunded.

Upon successful completion of your settlement agreement, we will no longer attempt to collect on this debt. In addition, the status of your account and the amount of the cancelled balance that we charged off will be reported to the credit bureaus.

Under some circumstances, Cardmember Service might be required to file a form 1099-C with the IRS when \$600.00 or more of debt is cancelled in a settlement. There are exceptions to this requirement, however Cardmember Service and its representatives are not able to advise you if they apply to your case in particular, or provide tax advice in general. If you have any questions regarding your taxes, we suggest you consult a tax professional.

Sun: 11:00 a.m. - 10:00 p.m. CT, Mon - Thurs: 7:00 a.m. - 11:00 p.m. CT, Fri and Sat: 7:00 a.m. - 5:00 p.m. CT

Sincerely,

KIMBERLY FISHER  
Cardmember Service  
1-800-236-4177

**Mailed Payments should be sent to:** P.O. Box 790408, St. Louis, MO 63179-0408



The creditor and issuer is U.S. Bank National Association

# CardMember

s e r v i c e s

P.O. Box 108

St. Louis, MO 63166-0108

# Fax

<b>ATTENTION:</b>	KELVIN	<b>FROM:</b>	Card Member Services
<b>SEND FAX:</b>	[REDACTED]	<b>PAGES:</b>	4
<b>RETURN FAX:</b>	[REDACTED]	<b>DATE:</b>	12/7/2017
<b>RE:</b>	MICHELLE V [REDACTED]		

- Urgent
- For Review
- Please Comment
- Please Reply
- Please Recycle