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BANK OF AMERICA / FIA
30% SETTLEMENT
9 PAYMENTS

\$3,025 SAVED!!

02/17/2014

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Creditor:	FIA Card Services, N.A.
File #:	
Balance:	\$4348.54 as of 02/17/2014

Dear [REDACTED]

This confirms our agreement to settle your account in the amount of \$1325.00. If you fall to make payment(s) as scheduled or if a payment is returned as unpaid, then your settlement arrangement will be cancelled and this will result in the entire balance being due. Scheduled payment(s) are as follows:

Amount	Payment Due Date	Amount	Payment Due Date	Amount	Payment Due Date
\$147.22	02/27/2014	\$147.22	06/28/2014	\$147.24	10/28/2014
\$147.22	03/28/2014	\$147.22	07/28/2014	\$	
\$147.22	04/28/2014	\$147.22	08/28/2014	\$	
\$147.22	05/28/2014	\$147.22	09/28/2014	\$	

Upon receipt of all required payments, your account will be considered settled and you will not be obligated to pay the remaining balance. The terms of this settlement are final, and we have no obligation to renegotiate them at a later date. You must make all required payments by their agreed upon due dates. Subject to applicable law, payments submitted as a result of this settlement are not eligible for refund at anytime, except in rare instances, such as where the total of all payments made exceeds the total amount due under the terms of this settlement.

As a result of this settlement, if the amount cancelled on this debt equals or exceeds \$600, the IRS may require FIA Card Services to report the amount cancelled on a Form 1099-C. You will receive this form for the year in which the settlement is completed. If you want advice about the potential tax consequences that may result from this settlement, FIA Card Services recommends that you consult a tax professional of your choosing. FIA Card Services does not make any representations about the tax consequences that this settlement may have for you or any reporting requirements that may be imposed on FIA Card Services.

If you have any questions please feel free to contact us at [REDACTED]. The call back person is [REDACTED] or one of his/her team members. This letter is from a debt collector. This is an attempt to collect a debt and any information obtained will be used for that purpose.

This account is issued and administered by FIA Card Services, N.A.

Notice About Electronic Check Conversion: When you provide a check as payment, you authorize us either to use information from your check to make a one-time electronic fund transfer from your account or to process the payment as a check transaction. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day we receive your payment and you will not receive your check back from your financial institution.

H150