

CLIENT SERVICES, INC.  
3451 HARRY S. TRUMAN BLVD.  
ST. CHARLES, MO 63301-4047  
800-521-3236

Office Hours (Central Time): Monday-Thursday: 7am-9pm  
Friday: 7am-5pm  
Saturday: 7am-12noon  
Sunday: Closed

February 01, 2012

23%

APRIL [REDACTED]  
[REDACTED]  
HUNTINGTON, NY 11743-4717

REFERENCE NUMBER  
[REDACTED]

RE: DISCOVER FINANCIAL SERVICES  
ACCOUNT NUMBER: XXXXXXXXXXXXXXXX [REDACTED]  
BALANCE DUE: \$6,498.58 TOTAL SETTLEMENT OFFER AMOUNT: \$1,500.00

In an effort to resolve this account, your creditor has authorized our offices to extend a reduced settlement offer on the above balance due. The current settlement offer is \$1,500.00. To accept this settlement offer, please make the initial payment by the date listed beside payment one. This offer is contingent upon timely receipt of all payments.

Reserving the right to negotiate, your creditor will accept the following payment installment settlement as outlined below or on page two of this document.

If you accept the above terms, please contact our offices immediately by calling our toll free telephone number at 1-877-665-3302, or by writing to the above address.

Thank you for working with us in resolving this matter.

[REDACTED]

If you have any questions or concerns regarding how your account has been handled by Client Services, Inc., please contact our consumer affairs department toll free at 1-877-665-3439.

THIS COMMUNICATION IS FROM A PROFESSIONAL DEBT COLLECTION AGENCY. THIS IS AN ATTEMPT TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

FOR IMPORTANT RIGHTS AND PRIVILEGES WHICH MIGHT APPLY TO YOUR STATE OF RESIDENCE PLEASE SEE BELOW OR REVERSE SIDE (IF FAXED, THEN FOLLOWING PAGE).