

Office Hours:
M-Th 8am-11pm est
Fri. 8am-10pm est
Sat. 8am-4pm est
Sun. 9am-1pm est

March 31, 2010

726 Exchange Street, Suite 700, Buffalo, NY 14210
Toll Free: 1-800-694-4157

Liliana [REDACTED]

3000 Marcus Ave Ste 1w12
Lake Success, NY 11042

25%

Previous Creditor: PREMIER BANKCARD, INC.
Current Creditor : Arrow Financial Services LLC
Account # : 3943 [REDACTED]
Balance : \$561.89
Reference # : 05238 [REDACTED]

***** SETTLEMENT OFFER *****

Fax attention:
Fax #: (000) 000-0000

Dear Liliana [REDACTED]:

On behalf of our client, Arrow Financial Services LLC, Capital Management Services, L.P. is willing to accept less than the full balance due as a settlement on the above mentioned account. The settlement offer shall be \$140.47 due in our office no later than 04/02/10.

You may remit these settlement payments to Capital Management Services, L.P. 726 Exchange St. Suite 700, Buffalo, New York 14210 or call 1-800-694-4157 for other payment options.

Upon clearance of sufficient funds, our records will be updated to reflect that the above account has been satisfied.

This is an attempt to collect a debt; any information obtained will be used for that purpose. This communication is from a debt collector.

Please see additional page for important information. We are required under state law to notify consumers of the following rights.

This list does not contain a complete list of the rights consumers have under state and federal law.