

PO BOX 460260
St. Louis, MO 63146-7260



A National Debt Collection Agency
Vision Financial Corp./Vision Healthcare Financial

August 8, 2012

(877) 342-0439

Monday - Friday 8am to 5pm CST
Saturday - 9am to 1pm CST

25%

Pinnacle Credit Services, LLC	
Balance:	\$1,567.03
Settlement:	\$400.00
Account#:	[REDACTED]
Vision Account #:	[REDACTED]

Dear [REDACTED]

Pinnacle Credit Services, LLC has purchased your account and all rights to the debt receivable from GE Capital Retail Bank. There is an outstanding balance due of \$1,567.03 which has been listed for collection with Vision Financial Corp./Vision Healthcare Financial.

Pinnacle Credit Services, LLC has authorized Vision Financial Corp./Vision Healthcare Financial to communicate to you an offer that will allow you to resolve the outstanding debt.

Pinnacle Credit Services, LLC will accept \$400.00 to resolve this debt. You may take advantage of this offer by contacting us at (877) 342-0439. Once payment is processed and applied to the account, the account will be considered Settled in Full. You will be released from any further financial liability to Pinnacle Credit Services, LLC concerning repayment of this account.

You may also take advantage of this offer online at www.paybalance.com and your account will be properly credited. Should you choose not to accept this offer, your balance may be periodically increased due to the addition of accrued interest or other charges as provided for in your agreement with the original creditor or as otherwise provided by state law.

Per your request:
\$400.00 due 8/15/2012

Sincerely,
Marie Pane

This communication from a debt collector is an attempt to collect a debt and any information obtained will be used for that purpose. All calls are monitored and recorded for quality assurance.

Unless you notify this office within 30 days after receiving this notice that you dispute the validity of the debt or any portion thereof, this office will assume this debt is valid. If you notify this office in writing within 30 days from receiving this notice, this office will obtain verification of the debt or obtain a copy of a judgment and mail you a copy of such judgment or verification. If you request of this office in writing with 30 days after receiving this notice, this office will provide you with the name and address of the original credit if different from the current creditor.