

Business Card Services  
P.O. Box 84030  
Columbus, GA 31907



January 25, 2013

[REDACTED] INTERNATIONAL INC  
[REDACTED]  
[REDACTED]  
EDISON, NJ 08820

RE: VISA@ [REDACTED]

Dear [REDACTED]

We will accept a payment of \$ 1687.36 which is 25% of your current balance of \$ 6,854.47. A payment must post to the account by 5pm on January 28, 2013 or this account will charge off.

Payment will settle your Business Card Services VISA credit card account. Payment must be received by the specified date above. If payment is not received by the date above, the settlement will be null and void.

The unpaid balance will report as a settlement to your credit report. This reporting status may have a negative impact on your credit rating.

The acceptance of a settlement offer may also increase the amount of taxes you will owe. If the difference between the balance owed and the settlement amount is more than \$600.00, we are required to report it as income to the Internal Revenue Service and you will receive a Form 1099.

If you have any questions regarding this letter, or your account, please feel free to contact us at 1-866-469-5975.

Sincerely,

Collections Department  
Business Card Services