First National Credit Card

A Division of First National Bank, Pierre, SD
PO Box 5097 Sioux Falls, SD 57117-5097

30%

December 21, 2009

[redacted]
Farmingville NY 11738-1478

RE: Account number ending with [redacted]

Dear [redacted]

Thank you for your recent inquiry regarding your First National Credit Card account.

This is to confirm our willingness to settle your account for 30% of the current balance. The balance on your account as of today's date is $897.60. Our office must receive a single payment in the amount of $269.10 by January 9, 2010 in order to take advantage of this offer. Upon receipt of the settlement amount, we will update our records with the credit bureaus to reflect the account was settled for less than the full balance. This may remain on your credit bureau for up to 7-10 years. If your single payment is not received by the above date, this settlement offer will no longer be valid and you will need to contact us to make a new arrangement.

If you have any further questions please contact us at 1-888-258-9423.

Sincerely,

[redacted]

First National Credit Card
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