



CITIBANK N.A.
P.O. Box 790048
ST. LOUIS, MO 63179-9925



09/26/2014

[Redacted]
[Redacted]
SOUTH PLAINFIELD NJ 07080-1498

AT&T UNIVERSAL BUSINESS CARD

Account Number ending in: [Redacted]

Dear [Redacted]

This letter confirms your agreement of the settlement we discussed regarding your AT&T UNIVERSAL BUSINESS CARD account. By completing this settlement, you'll pay less than you actually owe on your account. As a reminder, below are the details of your accepted settlement.

1. You have agreed to pay the following payment amount on or before the following payment date:

<u>Payment Date</u>	<u>Payment Amount</u>
10/23/2014	\$3049.35

2. No interest or late fees will be applied to the account during your settlement.

Additional important information associated with this settlement:

- If you provided a post dated payment, you will receive a notice reminding you of the planned payment amount prior to the payment being withdrawn from your checking account.
- If you did not schedule a post dated payment, we must receive your mailed payment by the Payment Date shown above. Alternatively you may call us by the Payment Date to make payments by phone.
- The payment must be received and the settlement must be paid in full by the agreed upon timeframe. If the full agreed upon settlement amount is not paid, you will still be responsible for repaying the full unpaid balance of the debt and we may continue collection activities.
- We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your accounts may be reflected in your credit reports. In addition, we will report that your account is closed. Upon successful completion of the settlement we will report your account as settled.
- Whenever \$600.00 or more in principal amount of a debt is discharged, we may be required to report the amount of debt discharged to the Internal Revenue Service on form 1099C, a copy of which will be mailed to you. If you have any questions consult your tax advisor.

If you have any questions regarding this settlement offer, please call us at the toll-free number shown below.

Citibank, N.A.
4740 121st Street
Urbandale, IA 50323

Sincerely,

G. Goldberg
Vice President
Citibank, N.A.

Your AT&T UNIVERSAL BUSINESS CARD account is issued and serviced by Citibank, N.A.

Please See Reverse Side for Important Information

Toll Free: 1-800-846-8444*
Office Hours: Central Standard Time
Monday – Thursday: 8:00 a.m. – 5:00 p.m.
Friday: 8:00 a.m. – 5:00 p.m.
Toll-free TDD number for the hearing impaired: 1-855-371-0353

*Calls are randomly monitored and recorded to ensure quality service.