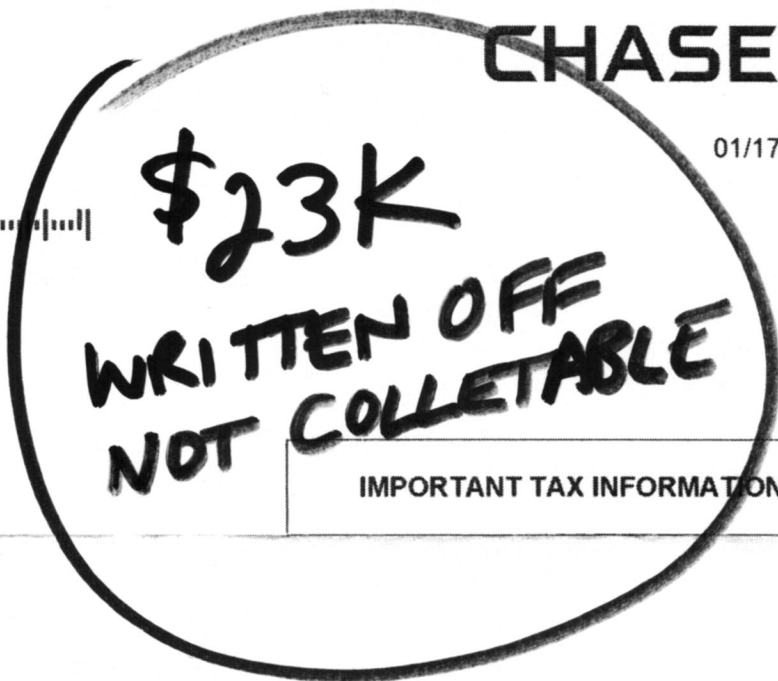




01/17/2014



IMPORTANT TAX INFORMATION

RE: Account ending in [REDACTED]
Principal Balance: \$23,060.74

Dear [REDACTED]

We're writing to let you know about important tax information and other information that affects your account.



We will no longer attempt to collect the unpaid debt on your account.

When we no longer attempt to collect a debt, we're required to report the unpaid principal balance to the Internal Revenue Service (IRS). This means we will report your principal balance of \$23,060.74 to the IRS for the 2013 tax year.

You will receive a Form 1099-C from us in the near future.

The balance on the Form 1099-C will be the principal balance only. It does not include fees or interest. If you have questions about the form and how it relates to your tax return, please consult your tax advisor.

We will continue to provide account information to Experian, Equifax, and TransUnion.

You will notice a difference between the balance shown on your credit report and the balance on the Form 1099-C. The balance on your credit report is the total account balance. It consists of the principal, interest, and fees.

If you have questions about your account, please call us at 1-866-965-4632. We are here Monday through Friday from 8 a.m. until 7 p.m., ET.

Sincerely,

Cardmember Service