

ARS National Services Inc.
PO Box 469100
Escondido, CA 92046-9100
Phone:(800) 909-7004 FAX: (866) 422-0765
TTY/TDD service at (866) 922-6620
www.payarsnational.com

Friday, November 13, 2015

ACCOUNT IDENTIFICATION

Re: Citibank, N.A./CITI VISA

Account: [REDACTED]
ARS Reference No: [REDACTED]
Balance: \$14,919.88

[REDACTED]

This letter confirms that ARS is duly authorized to accept \$5,221.95 in full settlement of the above-referenced account. The settlement amount is due as follows:

Payment 01: \$5,221.95 Due on: Monday, November 30, 2015

Your payment must reach this office by the due date or this offer will become null and void. To ensure your funds are received by the due date, ARS accepts "Quick Check" by phone, Western Union "Quick Collect" (Code City: ARS 31991556), Moneygram "Express Payment" (Receive Code: 2471), or you can make your payment online at www.payarsnational.com. If your bank refuses to honor your check or other payment arrangements, this offer will become null and void.

Please make all payments payable to:
CITIBANK
PO BOX 469100
ESCONDIDO, CA 92046-9100

If you have any questions, please contact your account representative at (800) 909-7004, extension 4035. Our office hours are Monday through Friday, 6:30am to 6:00pm, Pacific Time.

Sincerely,
Melinda Kellogg
Account Representative

THIS COMMUNICATION IS FROM A DEBT COLLECTOR. THIS IS AN ATTEMPT TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

Citibank, N.A. will report forgiveness of debt as required by IRS regulations.