Achieve Personal Loans
PO Box 2340
Phoenix, AZ 85002-2340

05/13/2026

Member name: [redacted]
Account number ending: [redacted]
Current balance: $11,489.31

RE: Settlement Offer

To Whom It May Concern,

Achieve has agreed to settle [redacted] loan for less than they owe.

Settlement details

Current balance	Settlement percentage	New balance owed
$11,489.31	40%	$4,595.72

Next steps for the member

If [redacted] makes the payment(s) below in full and on time, we'll mark their account settled and officially closed. To make a payment, they need to call us at 888-591-3328.

Due date	Amount
05/28/2026-04/28/2028	23X=$191.49 1X=$191.45

Important reminders

- This offer stays open until the settlement is paid in full.
- Missing a scheduled payment could negatively impact the member's credit score.
- Settlements can have tax implications. If the member has questions, a tax professional can guide them.
- Once the settlement has been processed, the maturity date may change. If it does, the member can see their new maturity date on their dashboard or monthly billing statement.

If you have any questions, please contact us at 888-591-3328.

Sincerely,

Achieve Member Services
888-591-3328
Paymentsolutions@achieve.com

This communication is an attempt by Achieve Personal Loans to collect a debt. Any information obtained will be used for that purpose.

Notice: See Reverse Side for Important Information

Important Information About Your Debt

We have informed a credit bureau about a late payment, missed payment, or other default on your account. This information may be reflected in your credit report.

We are required under state law to notify consumers of the following rights. This list does not contain a complete list of the rights that consumers have under state and federal law.

California Residents
The state Rosenthal Fair Debt Collection Practices Act and the federal Fair Debt Collection Practices Act require that, except under unusual circumstances, collectors may not contact you before 8 a.m. or after 9 p.m. They may not harass you by using threats of violence or arrest or by using obscene language. Collectors may not use false or misleading statements or call you at work if they know or have reason to know that you may not receive personal calls at work. For the most part, collectors may not tell another person, other than your attorney or spouse, about your debt. Collectors may contact another person to confirm your location or enforce a judgment. For more information about debt collection activities, you may contact the Federal Trade Commission at 1-877-FTC-HELP or www.ftc.gov.

MASSACHUSETTS RESIDENTS

NOTICE OF IMPORTANT RIGHTS: YOU HAVE THE RIGHT TO MAKE A WRITTEN OR ORAL REQUEST THAT TELEPHONE CALLS REGARDING YOUR DEBT NOT BE MADE TO YOU AT YOUR PLACE OF EMPLOYMENT. ANY SUCH ORAL REQUEST WILL BE VALID FOR ONLY TEN DAYS UNLESS YOU PROVIDE WRITTEN CONFIRMATION OF THE REQUEST POSTMARKED OR DELIVERED WITHIN SEVEN DAYS OF SUCH REQUEST. YOU MAY TERMINATE THIS REQUEST BY WRITING TO THE DEBT COLLECTOR.

Minnesota Residents
This collection agency is licensed by the Minnesota Department of Commerce.