

Phillips & Cohen Associates, Ltd.
1002 Justison Street
Wilmington, DE 19801-5148



PHILLIPS & COHEN
ASSOCIATES LTD.

Ph 8662263801 ■ TTY Dial 711 ■ mail@phillips-cohen.com
Office Hours: M-Th: 8am-9pm, Fri: 8am-6pm EST
Sat: 8am-12pm EST

April 02, 2026

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Phillips & Cohen Associates, Ltd.
1002 Justison Street
Wilmington, DE 19801-5148
PCA Reference #: [REDACTED]
Balance: [REDACTED]

Re: Creditor / Our Client: Barclays Bank Delaware
Product: JetBlue Card
Creditor Acct #: [REDACTED]
PCA Reference #: [REDACTED]
Balance: [REDACTED]

Dear [REDACTED]:

We are writing to confirm that you have entered into a settlement arrangement with Phillips & Cohen Associates, Ltd. on behalf of your creditor, our client, Barclays Bank Delaware, regarding the above referenced account.

You have agreed to settle the above referenced account for **\$3558.00** in accordance with the payment schedule on the next page. The first payment in the amount of **\$25.00** will occur on **04/26/2026**.

If the payments are made as scheduled, a settlement in full of the debt will be completed. Please send payments to:

Phillips & Cohen Associates, Ltd., 1002 Justison Street, Wilmington, DE 19801-5148

If you have any questions, please contact our office at the above telephone number.

Sincerely

Phillips & Cohen Associates, Ltd.

**** IMPORTANT CONSUMER INFORMATION ****

This is an attempt, by a debt collector, to collect a debt. Any information obtained will be used for that purpose.

If a creditor or debt collector receives a money judgment against you in court, state and federal laws may prevent the following types of income from being taken to pay the debt: 1. Supplemental security income, (SSI); 2. Social security; 3. Public assistance (welfare); 4. Spousal support, maintenance (alimony) or child support; 5. Unemployment benefits; 6. Disability benefits; 7. Workers' compensation benefits; 8. Public or private pensions; 9. Veterans' benefits; 10. Federal student loans, federal student grants, and federal work study funds; and 11. Ninety percent of your wages or salary earned in the last sixty days.

This collection agency is licensed by the New York City Department of Consumer Affairs, license number: 1066574. If you have questions, please contact the supervisor for this account, Dino Capp at 866-321-2195.

This collection agency is licensed by the City of Buffalo, New York license number CAG11-514298.

Payment Schedule

To ensure proper processing, please ensure you have sufficient funds available in your account for each payment date. Contact us at 8662263801 (TTY Dial 711) if you require changes to these scheduled payments. Please note that three (3) business days advance notice is requested for any changes.

<u>Date of Payment</u>	<u>Amount of Payment</u>	<u>Date of Payment</u>	<u>Amount of Payment</u>	<u>Date of Payment</u>	<u>Amount of Payment</u>
04/26/2026	\$25.00	12/26/2027	\$172.90		
05/26/2026	\$25.00	01/26/2028	\$172.90		
06/26/2026	\$25.00	02/26/2028	\$172.90		
07/26/2026	\$25.00	03/26/2028	\$172.90		
08/26/2026	\$172.90				
09/26/2026	\$172.90				
10/26/2026	\$172.90				
11/26/2026	\$172.90				
12/26/2026	\$172.90				
01/26/2027	\$172.90				
02/26/2027	\$172.90				
03/26/2027	\$172.90				
04/26/2027	\$172.90				
05/26/2027	\$172.90				
06/26/2027	\$172.90				
07/26/2027	\$172.90				
08/26/2027	\$172.90				
09/26/2027	\$172.90				
10/26/2027	\$172.90				
11/26/2027	\$172.90				