Capital One
P.O. Box 30285
Salt Lake City, UT 84130-0285

May 15, 2026

United Debt Settlement
[redacted]

Last 4 of Account Number: [redacted]
Capital One Platinum

Thank you for your request for a settlement plan on the above referenced Capital One account. As of **05/15/2026**, the balance was **$3746.80**. The account is approved for the following settlement offer ("Offer"):

- Settlement Amount: $1985.80
- Plan Duration: Settlement Amount must be paid by 05/15/2028 ("Plan End Date")
- First Payment: To accept the Offer, a payment of at least **$50.00** must be received by **06/15/2026. Failure to make this payment may result in expiration of the Offer.**
- Required Monthly Payment: After the First Payment, a Required Monthly Payment of at least **$50.00** must be received by **15th** of each month ("Payment Date"). **Failure to make the Required Monthly Payment by the Payment Date may result in the plan being void.** If the remaining Settlement Amount is ever less than the Required Monthly Payment, then you should pay only the remaining Settlement Amount. Any payments received that exceed the Settlement Amount will be applied to the balance at time of Offer of **$3746.80** and considered voluntary payment(s).

PLEASE NOTE:

- **Paying only the Required Monthly Payment may not satisfy the full Settlement Amount by the Plan End Date. You are responsible for ensuring that sufficient payments are made so that the full Settlement Amount is paid by the Plan End Date.**
- **The Plan End Date may differ from your usual Payment Date. Please plan your payments accordingly.**
- **Returned payments may lead to a plan being void.**

When the final payment has cleared, a settlement confirmation will be mailed to the account holder.

Payments can be made through the following methods:

- **Free secure check by phone:**
  Please call 800-258-9319
- **Mail:**
  Capital One Payment Processing

P.O. Box 71083
Charlotte, NC 28272-1083

In addition, a bulk payment upload option may be available. For further information, please email dsc.inquiries@capitalone.com.

If the Offer expires or plan is voided, collection efforts may be resumed on the full balance owed, less any payments made. At that time, you will need to contact us to renegotiate a new settlement plan or other payment arrangements. If you have any questions, please call us at 800-258-9319. We're available Mon-Fri: 8 a.m.-9 p.m. ET; Sat: 10 a.m.-7 p.m. ET.

Thank you,

Capital One

Electronic Check Conversion. When you provide a check as payment, you authorize us either to use information from your check to make a one-time electronic fund transfer from your deposit account or to process the payment as a check transaction. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your deposit account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution. Your authorization is not limited by the date on the check.

This is an attempt to collect this debt and any information obtained will be used for that purpose.

For District of Columbia residents:

You might have income or resources that are protected from being taken by debt collectors. These might include certain sources of income, funds, or property, including, but not limited to, Social Security, Supplemental Security Income (SSI), disability or unemployment benefits, veteran's benefits, or child support payments. If you believe your property or income may be protected, you may wish to seek legal advice, including at a legal services provider or legal aid office, before paying this debt.

For Massachusetts residents:
<u>NOTICE OF IMPORTANT RIGHTS</u>**: 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 CREDITOR.**

For Puerto Rico Residents: You can request a copy of this document in Spanish.
Para Residentes de Puerto Rico: Pueden solicitar una copia de este documento en Español.

Credit Reporting of Your Settled Account. If we're reporting your account to the credit bureaus and you settle your account for less than the full balance, we'll update the account reporting to paid in full for less than the full balance.

For New York City residents whose accounts have charged off: For our records, New York City law requires us to request your language preference. Please contact us at 1-800-258-9319 to advise us about your language preference. If you have already provided your language preference to us and would like to change it, please contact us at 1-800-258-9319 to do so. Please note that, as permitted by New York City law, we may not service your account in your preferred language.

Bankruptcy. If you are entitled to bankruptcy protections, this communication is only for informational purposes. It is not an attempt to collect, assess or recover a debt or claim. Do not send any payments directly to us without speaking with your attorney.

Interest and Charges May Continue to Accrue. All stated amounts are owed on the date of this communication. If your account has not charged off, and if applicable, your account may be charged interest, late charges and other charges that might change from day to day as provided in your agreement. As a result, the amount due on the day you pay us may be larger than the amount stated in this communication. For example, if you pay the amount stated in this communication, your account might still have a balance after we receive your payment. If your account has already charged off, you will not incur any additional interest or fees.

Time Period for Payment or Other Action. Unless we provide a specific date, any time period for your payment or other action begins on the date of this communication.

IRS Reporting of Debt Forgiveness. If we cancel or forgive $600 or more of principal on a debt you owe we will provide you a 1099-C tax form, if required by law. Please consult your tax advisor and the instructions accompanying any tax forms for more information.

Who We Are. Capital One, N.A.

To contact Capital One by mail, please use the following address: Capital One, P.O. Box 30285, Salt Lake City, Utah 84130-0285.

Please be aware that we provide reasonable accommodations and alternative formats of this communication, which can be provided upon request. To make such a request or to learn more about our accommodations, please call us at the below number.

Contact Information	
Credit Cards-Collections	Credit Cards-Charged Off
800-955-6600 Monday-Friday, 8 a.m.-11 p.m. ET; Saturday-Sunday, 8 a.m.-5 p.m. ET	800-258-9319 Mon-Fri: 8 a.m.-9 p.m. ET; Sat: 10 a.m.-7 p.m. ET