



P.O. Box 790084
St. Louis, MO 63179-0084

Apr 28, 2026

[REDACTED]
[REDACTED]
[REDACTED]

Account number ending in [REDACTED]
Re: Settlement agreement

Dear Account Holder(s),

Cardmember Service agrees to accept the sum of \$4,423.49 as settlement in full on the above referenced account. This agreement is subject to the following terms and conditions:

- Payments made before the acceptance of the settlement program do not qualify as program payments.
- Program payments must be made in accordance with the agreed upon payment schedule. Late payments or payments for less than the amount due may be considered to be a breach of this agreement. Terms of the payment schedule including payment amounts and due dates are listed on the following page(s).
- The final settlement program payment must be posted to your account no later than October 25, 2027. Payment in full, of the settlement program balance, may be made at any time before this date.

If you fail to keep the settlement terms, including missing a single payment, this agreement may be considered null and void. Any payments applied to your account toward this settlement will not be refunded. The full pre-settlement balance minus any applied payments will be considered due. Collection activity will resume, which may include the placement of your account with a collection agency.

Under some circumstances, Cardmember Service may be required to file a form 1099-C with the IRS when \$600 or more of the debt is canceled in a settlement. There are exceptions to this requirement, however, Cardmember Service and its representatives are not able to advise you if they apply to your case in particular or provide tax advice in general. If you have any questions regarding your taxes, we suggest that you consult a tax professional.

Sincerely,

Recovery Department
877.475.1649
Monday-Friday, 8 a.m. - 9 p.m. CT

We accept relay calls.

Mailed payments should be sent to: P.O. Box 790299, St. Louis, MO 63179-0299

[REDACTED]



P.O. Box 790084
St. Louis, MO 63179-0084

Apr 28, 2026

This list documents the terms of the payment schedule referenced on the first page.

Amount	Payment Due Date
\$258.49	May 25, 2026
\$245.00	June 25, 2026
\$245.00	July 25, 2026
\$245.00	August 25, 2026
\$245.00	September 25, 2026
\$245.00	October 25, 2026
\$245.00	November 25, 2026
\$245.00	December 25, 2026
\$245.00	January 25, 2027
\$245.00	February 25, 2027
\$245.00	March 25, 2027
\$245.00	April 25, 2027
\$245.00	May 25, 2027
\$245.00	June 25, 2027
\$245.00	July 25, 2027
\$245.00	August 25, 2027
\$245.00	September 25, 2027
\$245.00	October 25, 2027

