

ACADEMY COLLECTION SERVICE, INC.

10965 Decatur Road Philadelphia, PA 19154-3210
1(800)220-0605 or 1(215)281-7500
Hours: Mon thru Thurs 8AM-9PM
Fri 8AM-5PM

(26)

**Use this Coupon to Return Payment
Make Check Payable to: Citicorp Credit Services**

07 JUL 2009

Account# :
Academy File# :
Total Bal as of 07 JUL 2009: 2730.02

-----Detach and return top portion to expedite your account-----

As per our telephone conversation, CITIBANK (SOUTH DAKOTA) N.A.(P) has agreed to settle the above referenced account for ****\$1100.00**** in 2 payments, as follows:

\$640.00 due 07-29-09
\$460.00 due 08-28-09

Your payments must be received in our office no later than the due dates, and must be cleared by your financial institution, or the agreement to settle will be void. Upon receipt and clearance of these funds, your account will be marked settled, you will be relieved of any further responsibility pertaining to this account and our client will notify the appropriate credit bureaus that this account has been settled.

This is an attempt by a debt collector to collect a debt. Any information obtained will be used for that purpose. If you pay us by check or check by phone, your check will be converted to an ACH. Additionally, the check writer authorizes Academy or its agent to re-present the check electronically if the check is returned for insufficient or uncollected funds.

Federal Law prohibits certain methods of debt collection, and requires that we treat you fairly. You can stop us from contacting you by writing a letter to us that tells us to stop contact. Sending such a letter does not make the debt go away if you owe it. Once we receive your letter, we may not contact you again, except to let you know that there will not be any more contact or that we intend to take a specific action.

If you have a complaint about the way we are collecting this debt, please write to our Compliance Center at 10965 Decatur Road, Philadelphia PA 19154, email us at compliance@academycollection.com, or call us toll-free 800-220-0605 ext 2261, between 9:00 A.M. Eastern Time and 5:00 P.M. Eastern Time Monday - Friday.

The Federal Trade Commission enforces the Fair Debt Collection Practices Act (FDCPA). If you have a complaint about the way we are collecting your debt, please contact the FTC online at www.ftc.gov, by phone at 1-877-FTC-HELP, or by mail at 600 Pennsylvania Ave NW, Washington DC 20580.

YOURS TRULY,
STAN DRAKE, DEBT COLLECTOR EXT 2210

NOTICE: SEE NEXT PAGE FOR IMPORTANT INFORMATION.

CONTACT INFORMATION

Academy Collection Service, Inc.
10965 Decatur Road
Philadelphia, PA 19154
Phone: 1(800)220-0605 or 1(215)281-7500
Hours: M-TH 8am-9pm, F 8am-5pm

ACCOUNT INFORMATION

Date of Letter: 07 JUL 2009
Creditor: CITIBANK (SOUTH DAKOTA) N.A.(P)
Title:
Fwd Creditor:
Account#:
Creditor #: MASTERCARD
Academy File#:
Total Bal as of 07 JUL 2009: \$ 2730.02