



80 Holtz Drive
Buffalo, NY 14225-1470

05-27-10

Buffalo Office Hours (Eastern Time):
8:00AM - Midnight Monday-Thursday
8:00AM - 9:00PM Friday
8:00AM - 2:00PM Saturday
9:00AM - 1:00PM Sunday

RE: FIA CARD SERVICES, N.A.
Reference #:
CI Account #:
Balance Owing: \$ 65436.67

DEAR

Creditors Interchange has agreed to settle your account for \$15182.19, which is 23.20% of your current balance. This settlement offer expires unless we receive your payment of \$15182.19 due in our office no later than 5/27/10. We are not obligated to renew this offer. Failure to comply with these proposed conditions will make this offer null and void.

Upon clearance of your payment(s), the account will be considered settled in full. Bank of America may be required by law to report this settlement to one or more taxing authorities. The Bank makes no representation about tax consequences this may have or any reporting requirements that may be imposed on the Bank. You should consult independent tax counsel of your own choosing if you desire advise about any tax consequences which may result from this settlement.

Please send your payment to: Creditors Interchange, PO Box 1335, Buffalo, NY 14240-1335. Don't forget to include your CI account number and make your check payable to Creditors Interchange.

This is an attempt to collect a debt and any information obtained will be used for that purpose. This is a communication from a debt collector.

Sincerely,
Creditors Interchange

SARA GULLO

PLEASE SEE NEXT PAGE FOR IMPORTANT INFORMATION CONCERNING YOUR RIGHTS

<BREAK>

Original Amount Assigned:

Current Balance Due: