

10965 Decatur Road Philadelphia, PA 19154-3210
 1(800)220-0605 or 1(215)281-7500
 Hours: Mon thru Thurs 8AM-11PM Fri 8AM-5PM

(27)

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

11 OCT 2012

Account#: *****816647
 Monarch File#: 24090071
 Total Bal as of 11 OCT 2012: 10117.25

BEAVERTON OR 97075

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

Our client has agreed to settle the below referenced account for ****\$2530.00**** in 3 payments, as follows:

\$843.33 due 10-29-12
 \$843.33 due 11-29-12
 \$843.34 due 12-29-12

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 in our system as settled; you will be relieved of any further responsibility pertaining to this account.

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 transaction will be converted to an ACH. Additionally, the check writer authorizes Monarch 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 the 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@monarchrm.com, or call us toll-free at 1-800-220-0605 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

DARA WELSH, DEBT COLLECTOR 2746

NOTICE: SEE NEXT PAGE FOR IMPORTANT INFORMATION.

CONTACT INFORMATION

Philadelphia, PA 19154

Hours: M-TH 8am-11pm, F 8am-5pm

ACCOUNT INFORMATION

Date of Letter: 11 OCT 2012

Creditor: CITIBANK, N.A.

Add'l Info: CITI CHOICE VISA

Account#: *****

Add'l Info:

Total Bal as of 11 OCT 2012: \$ 10117.25

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(27) 03-01-11