«Todays\_Date\_MMMM\_DD\_YYYY»

«Client\_Ref\_Num»

«Account\_Address\_Block2\_No\_Filenum»

Creditor: Cumulus Media, Inc.

Customer:

Cumulus Media Ref No. «Client\_Ref\_Num»

Amount Due: «Actual\_Total\_Jmt\_NonJmt\_Owing»

We previously notified you that Cumulus Media assigned your account to American Financial Management to collect the unpaid «Actual\_Total\_Jmt\_NonJmt\_Owing» balance due. Unfortunately, both our records and Cumulus Media’s records show that the above referenced balance remains unpaid.

Please submit payment by «Date\_plus\_10\_days» through any of the following methods:

1. Mail – draft a check payable to Cumulus Media with on the memo line and mail the check to our office at the address below
2. Online\* – pay with check or credit card at: [**https://www.afm-usa.com/payment**](https://www.afm-usa.com/payment)
3. Phone\* – pay with check or credit card by contacting our office at **(847) 259-7000**.

\*A convenience fee will be assessed for both check or credit card payments made online or by phone.

Your immediate payment or communications will likely eliminate any credit reporting, addition of accrued finance fees, collection costs and attorney fees to the outstanding balance, and escalated collection activity to your account.

Sincerely,

«COLLECTOR\_NAME\_SIGNATURE»

**«Collector\_Pseudonym»**

American Financial Management, Inc.

P.O. BOX 735633 Chicago, IL 60673-5633

P: (847) 259-7000 | F: (847) 259-7014

«X1095\_COLLECTOR\_EMAIL\_CUSTOM»

This is an attempt to collect a debt by a debt collector. Any information obtained will be used for that purpose.

This transmittal may contain confidential information belonging to the sender which is legally privileged and/or exempt from disclosure. The information is intended only for the use of the individual or entity named above. If you are not the intended recipient, you are hereby notified that any disclosure, copying, distribution or the taking of any action in reliance on the contents is strictly prohibited. If you received this transmittal in error, please call the sender immediately to arrange for the return of this letter.