



ERIC L DILLE
2473 HATCH CIR
COLORADO SPRINGS, CO 80918-6003



P.O. Box 17210
Golden, CO 80402

(303) 215-0050
(877) 328-6180
English and Español
October 28, 2025

Your Account Summary

Debt Description:	SCHEELS
Original Acct. No.:	1924
Current Creditor:	Jefferson Capital Systems, LLC
Our File No.:	1012935
Amount of the Debt:	\$9,106.00

Dear ERIC L DILLE:

The account referenced above has been placed with Jefferson Capital's internal legal department. We want to work with you to resolve your debt and avoid the hassles of a potential lawsuit. If a lawsuit has already been commenced, we will send you a packet of information confirming our agreement to review and sign. Please visit www.myjcap.com and select Pay My Bill to review your payment options.

Jefferson Capital Systems, LLC will accept a reduced amount of \$5,463.60 to resolve your debt. Your balance is \$9,106.00 and we will accept a settlement payment of \$5,463.60 to resolve this account in full.

To accept this offer, we respectfully request this settlement payment be received by our office or submitted via MyJCAP.com by November 17, 2025. If you need additional time to respond to this offer, please contact us. We are not obligated to renew this offer.

If you are unable to take advantage of this offer and want to try to establish an alternative payment plan, you must call us at the phone number above and one of our trained account managers will work with you.

Please include your File Number on all payments or correspondence.

Sincerely,

Jefferson Capital Systems, LLC

THIS COMMUNICATION IS FROM A DEBT COLLECTOR. THIS IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

SEE THE REVERSE SIDE FOR ADDITIONAL INFORMATION.



Complaints: If you have a complaint, please write to us at Dept C, 200 14th Avenue E, Sartell, MN 56377 or call us toll free-at 1-888-718-0048, Monday through Friday.

ADDITIONAL INFORMATION FOR COLORADO RESIDENTS FOR INFORMATION ABOUT THE COLORADO FAIR DEBT COLLECTION PRACTICES ACT, SEE [HTTPS://COAG.GOV/OFFICE-SECTIONS/CONSUMER-PROTECTION/CONSUMER-CREDIT-UNIT/COLLECTION-AGENCY-REGULATION/](https://coag.gov/office-sections/consumer-protection/consumer-credit-unit/collection-agency-regulation/). A CONSUMER HAS THE RIGHT TO REQUEST IN WRITING THAT A DEBT COLLECTOR OR COLLECTION AGENCY CEASE FURTHER COMMUNICATION WITH THE CONSUMER. A WRITTEN REQUEST TO CEASE COMMUNICATION WILL NOT PROHIBIT THE DEBT COLLECTOR OR COLLECTION AGENCY FROM TAKING ANY OTHER ACTION AUTHORIZED BY LAW TO COLLECT THE DEBT. OUR LOCAL OFFICE'S ADDRESS IS 1375 KEN PRATT BLVD. SUITE 300A, LONGMONT, CO 80501. TELEPHONE NUMBER: (303) 920-4763.





P.O. Box 270010
Littleton, CO 80127-0001
303-978-2274 800-828-2274
www.ccu.org

4798 1 MX 0.686 15211 - 4798 - 13

ERIC LLOYD DILLE
LORI E DAILING
2473 HATCH CIRCLE
COLORADO SPRINGS CO 80918

SANTA VISITS

Brighton
Saturday, December 6 | 9am–Noon

Littleton
Saturday, December 13 | 9am–Noon

Please bring your own camera. No Pets.
Federally Insured by NCUA.



Statement Period: 10-01-2025 to 10-31-2025

Account Number: XXXXXXXX369

Summary of Accounts

SHARES:	Balance
MAIN SHARE SAVINGS ACCOUNT - 0001	5.12
TOTAL SHARES	5.12
LOANS:	Balance
PLATINUM HELOC - 0001	85,147.86
TOTAL LOANS	85,147.86

MAIN SHARE SAVINGS ACCOUNT - 0001

Balance Summary

Beginning Balance	+	Deposits & Other Credits (0)	-	Withdrawals & Other Debits (0)	=	Ending Balance
\$5.12		\$0.00		\$0.00		\$5.12

Trans

Date	Transaction Description	Amount	Balance
10-01	Beginning Balance		5.12
10-31	Ending Balance		5.12
	Dividends Earned Year to Date	0.12	

PLATINUM HELOC - 0001

Annual Percentage Rate: 7.500% (v)

(v) The rate shown above is variable and is subject to change.

Daily Periodic Rate: .020547%

PAYMENT INFORMATION:

Previous Balance: 85,055.86

New Balance: 85,147.86

Minimum Payment: 669.94

Payment Due Date: November 15, 2025

Next Payment Due Date after Statement: November 15, 2025

IMPORTANT INFORMATION REGARDING THE COMPUTATION OF YOUR LOAN BALANCE AND LOAN INTEREST CHARGES:

The balance on which the interest charge is computed is the actual unpaid loan balance each day after credits are subtracted and new advances or other charges are added.

The interest charge is computed when you make a payment. For each day since your last payment the unpaid balance in your account is multiplied by the corresponding daily periodic rate. The sum of these charges is the interest charge you owe on the loan account.

YOUR BILLING RIGHTS KEEP THIS NOTICE FOR FUTURE USE

This notice contains important information about your rights and our responsibilities under the Fair Credit Billing Act.

Notify Us in Case of Errors or Questions About Your Statement

If you think your statement is wrong, or if you need more information about a transaction on your statement, write us (on a separate sheet) at the address listed on your statement. Write to us as soon as possible. We must hear from you no later than 60 days after we sent you the first statement on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights.

In your letter, give us the following information:

- Your name and account number.
- The dollar amount of the suspected error.
- Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are unsure about.

If you have authorized us to make your loan payment automatically from your share or share draft account, you can stop the payment on any amount you think is wrong. To stop the payment, your letter must reach us three business days before the automatic payment is scheduled to occur.

Your Rights and Our Responsibilities After We Receive Your Written Notice

We must acknowledge your letter within 30 days, unless we have corrected the error by then. Within 90 days, we must either correct the error or explain why we believe the statement was correct.

After we receive your letter, we cannot try to collect any amount you question, or report you as delinquent. We can continue to bill you for the amount you question, including interest charges, and we can apply any unpaid amount against your credit limit. You do not have to pay any questioned amount while we are investigating, but you are still obligated to pay the parts of your obligation that are not in question.

If we find that we made a mistake on your statement, you will not have to pay any interest charges related to any questioned amount. If we didn't make a mistake, you may have to pay the interest charges, and you will have to make up any missed payments on the questioned amount. In either case, we will send you a statement of the amount you owe and the date that it is due.

If you fail to pay the amount that we think you owe, we may report you as delinquent. However, if our explanation does not satisfy you and you write to us within ten days telling us that you still refuse to pay, we must tell anyone we report you to that you have a question about your statement. And, we must tell you the name of anyone we reported you to. We must tell anyone we report you to that the matter has been settled between us when it finally is.

If we don't follow these rules, we can't collect the first \$50 of the questioned amount, even if your statement was correct.

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS

Telephone us at: (303) 978-2274 or 1-800-828-2274, or
Write us at: Colorado Credit Union

P.O. Box 270010, Littleton, CO 80127-0001

as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer on the statement or receipt. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

- (1) Tell us your name and account number.
- (2) Describe the error or transfer you are unsure about, and explain as clearly as you can why you believe there is an error or why you need more information.
- (3) Tell us the dollar amount of the suspected error.

We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this, we will recredit your account for the amount you think is in error, so that you will have use of the money during the time it takes us to complete our investigation.

The following procedure is for reconciling your Share/Draft Account only!

Step①

Obtain your account register and check off the following items listed on your Share/Draft Account:

(1) Personal drafts (2) Cash dispenser uses (3) Automatic transfers (4) Deposits. If any of the above items (1, thru 4) are on your Share/Draft Account, but not in your account register, then verify that they are your items. If so, then record them in your account register, and adjust your register balance.

Step②

Enter each credit union charge against your Share/Draft Account into your register and adjust your register balance.

Step③

List and total all deposits on your Share/Draft Account not checked off in your account register. This total will be used in Step 5.

Date	Amount
1	
2	
3	
4	
5	
6	
7	
8	
9	
10	
11	
12	
13	
14	
15	
16	
17	
18	
Total	

Step④

List and total all drafts and other payments on your Share/Draft Account not checked off in your account register. This total will be used in Step 5.

Date	Amount
1	
2	
3	
4	
5	
6	
7	
8	
9	
10	
11	
12	
13	
14	
15	
16	
17	
18	
Total	

Step⑤

ENTER: Share/Draft Account share balance \$ _____

ADD: Your total deposits not on your Share/Draft Account, Step 3 \$ _____

SUB-TOTAL:

SUBTRACT: Total drafts and other payments on your Share/Draft Account not checked off in your account register, Step 4 \$ _____

SUB-TOTAL: \$ _____

ENTER AND SUBTRACT: Balance on your account register \$ _____

TOTAL: (Should be 0) \$ _____

IF THE TOTAL IS NOT ZERO, SEE STEP 6

STEP 6

Recheck steps 1 thru 5

Compare the amount entered in your Share/Draft Account to the amounts you entered in your account register

Check for addition and subtraction errors in your account register

ERIC LLOYD DILLE
Account Number: XXXXXXX369

15213 - 4798-13

PLATINUM HELOC - 0001 (Continued)

Post Date	Trans Date	Transaction Description	Payment	Principal	Interest Charge	Late Fee	Balance Subject to Interest Rate**
	10-15	Loan Interest Rate change from 7.750% to 7.500%					
		Loan Advance	92.00	92.00	0.00	0.00	85,147.86
	10-20	LEGAL FEES ADDED					
		Payments Alacriti payment	-669.94	0.00	669.94	0.00	85,147.86

**** INTEREST CHARGE CALCULATION:** The balance used to compute interest charges is the unpaid balance each day after payments and credits to that balance have been subtracted and any additions to the balance have been made.

FEE SUMMARY

TOTAL FEES FOR THIS PERIOD 0.00

INTEREST CHARGED SUMMARY

Loan ID	Description	Amount
01	PLATINUM HELOC	669.94
	TOTAL INTEREST FOR THIS PERIOD	669.94

2025 TOTALS YTD

Total Fees Charged This Year	400.52
Total Interest Charged This Year	7,997.94

Total Fees Charged Last Year	361.60
Total Interest Charged Last Year	8,870.96