



Fax Cover Sheet

To: VICTOR M WADE JR
Company:
Telephone Number: 6199298284
Fax Number: 9492321052
Date: Thu Mar 14 17:06:51 EDT 2019
From: Customer Advocate
Department: Customer Satisfaction

If transmission problems occur, please call: 800.362.6299

Message:

This fax may contain promotional materials from FIA Card Services or one of our affiliate companies. You may choose not to receive future faxes that contain promotional materials by:

- Faxing: 1.804.627.7042
- Calling: 1.800.362.6299

Important: You must inform the bank of the specific fax number(s) to which the fax opt-out request will apply.

As required by Federal law we will honor your opt-out request within 30 days.

The information contained in this FAX message is intended only for the confidential use of the designated recipient named above. This message may contain contractual and proprietary information and as such is privileged and confidential. If the reader of this message is not the intended recipient or an agent responsible for delivering it to the intended recipient, you are hereby notified that you have received this document in error, and that any review, dissemination, distribution or copying of this message is strictly prohibited. If you have received this communication in error, please notify us immediately by telephone and return the message to us by mail.



VICTOR M WADE JR
3030 SANDOVER CT
BONITA CA 91902-2128

March 14, 2019

Account number ending in: 0532

Victor M Wade Jr:

As we discussed today, you have defaulted on the above account, the balance was charged off and the account is now closed.

What you need to do

As discussed, we'll accept a settlement of \$735.22 to resolve the debt of \$1,336.77. Please make this payment by March 29, 2019.

You can choose one of the following convenient payment options:

- Call us at the number listed below.
- Visit your nearest financial center.
- Mail a check to Bank of America, PO Box 15019, Wilmington, DE 19850-5019.

What you need to know

- If we receive the required payment by March 29, 2019, this account will be considered settled and there will be no obligation to pay the difference between the outstanding balance and the settlement amount. We'll also notify the appropriate consumer reporting agencies that the account has been settled for less than the full balance.
- If a payment is returned for any reason, or if you fail to make required payments on time, the settlement may be voided. The original outstanding balance, less any settlement payments made or credits received, will be due and we may resume collection efforts on the remaining debt.

Important tax information

There may be tax consequences as a result of a settlement. Please consult a tax professional if you have questions or want advice about any potential tax consequences.

We're here to help

We appreciate your assistance in resolving this matter. If you have questions, please call us at 866.495.8438, Monday through Thursday from 8 a.m. to 6 p.m., or Friday from 8 a.m. to 5 p.m. Eastern.

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