

CardMember Services  
P.O. Box 108  
St. Louis, MO 63166-0108

# Fax

<b>ATTENTION:</b>	ADRIANNA	<b>FROM:</b>	Card Member Services
<b>FAX:</b>	909-982-5332 <i>949232 1052</i>	<b>PAGES:</b>	3
<b>RETURN FAX:</b>	1-866-271-0708	<b>DATE:</b>	3/19/2019
<b>RE:</b>	PATRICK G MURPHY 3408		

☐ Urgent    ☐ For Review    ☐ Please Comment    ☐ Please Reply    ☐ Please Recycle

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PO Box 790084  
St. Louis MO 63179

MARCH 19, 2019

PATRICK G MURPHY  
5429 W WASHINGTON BLVD  
LOS ANGELES, CA 90016-1112

Account number ending in 3408  
RE: Settlement agreement

Dear PATRICK G MURPHY:

U.S. Bank agrees to accept the sum of \$2,195.00 as settlement in full on the above referenced account. This agreement is subject to the following terms and conditions:

- Payments made before the acceptance of the settlement program do not qualify as program payments.
- Program payments must be made in accordance with the agreed upon payment schedule. Late payments or payments for less than the amount due may be considered to be a breach of this agreement. Terms of the payment schedule including payment amounts and due dates are listed on the following page(s).
- The final settlement program payment must be posted to your account no later than MARCH 25, 2019. Payment in full, of the settlement program balance, may be made at any time before this date.

If you fail to keep the settlement terms, including missing a single payment, this agreement may be considered null and void. Any payments applied to your account toward this settlement will not be refunded. The full pre-settlement balance minus any applied payments will be considered due. Collection activity will resume, which may include the placement of your account with a collection agency.

Under some circumstances, Cardmember Service may be required to file a form 1099-C with the IRS when \$600 or more of debt is cancelled in a settlement. There are exceptions to this requirement, however, Cardmember Service and its representatives are not able to advise you if they apply to your case in particular, or provide tax advice in general. If you have any questions regarding your taxes, we suggest you consult a tax professional.

Sincerely,  
Recovery Department  
855.332.4252  
Monday-Friday, 8 a.m.-5 p.m. CT

We accept relay calls.

**Mailed payments should be sent to: PO Box 790299, St. Louis, MO 63179-0299**

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

This list documents the terms of the payment schedule referenced on the first page.

Amount	Payment Due Date
\$2,195.00	03/25/2019