

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

Fax

ATTENTION:	Adreana	FROM:	Card Member Services
FAX:	9492321052	PAGES:	4
RETURN FAX:	1-866-271-0708	DATE:	4/17/2019
RE:	GRETCHEN W LEY 4113		

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



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

20502 D

April 16, 2019

Page 1 of 3



000253585 01 SP 0.560 106481981898841 P

GRETCHEN W L E Y
1011 MARSHALL ST NE APT 216
MINNEAPOLIS MN 55413-1837

Account number ending with: 4113

Balance: \$807.72

Dear GRETCHEN W L E Y:

U.S. Bank National Association agrees to accept the sum of \$363.48 as settlement in full on the above referenced account number.

This agreement is valid provided the settlement terms and conditions are met. The terms of the payment schedule are documented on the last page of this notice.

The agreed-upon settlement amount must be fully paid within 90 days of acceptance of the settlement agreement ('the settlement period'). If the settlement amount is not received during the settlement period, the account will charge off immediately.

Regardless of the payment terms, if you do not continue to make at least the minimum payment outlined on your monthly billing statements during the settlement period, your account may charge off in accordance with our contractual guidelines, despite the time remaining to fulfill the settlement.

Additionally, if you fail to pay the agreed-upon settlement amount during the settlement period, prior payments applied to your account will not be refunded.

Upon successful completion of your settlement agreement, we will no longer attempt to collect on this debt. In addition, the status of your account and the amount of the cancelled balance that we charged off will be reported to the credit bureaus.

Under some circumstances, Cardmember Service might be required to file a form 1099-C with the IRS when \$600.00 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.

Sun: 11:00 a.m. - 10:00 p.m. CT, Mon - Thurs: 7:00 a.m. - 11:00 p.m. CT, Fri and Sat: 7:00 a.m. - 5:00 p.m. CT

Sincerely,

PATRICIA FOWLER
Cardmember Service
1-877-838-4346

Mailed Payments should be sent to: P.O. Box 790408, St. Louis, MO 63179-0408





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

20502 D

April 16, 2019

Page 2 of 3

TDD Services for the hearing impaired: Please call 711 or a relay service of your choice and contact the number listed on this letter.





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

20502 D

April 16, 2019

Page 3 of 3

The payment terms of this settlement agreement are:

Payment Amount	Scheduled Payment Date
\$363.48	04/20/2019



The creditor and issuer is U.S. Bank National Association