



**First PREMIER Bank**

**Member FDIC**

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*Fax*

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**PO Box 5519**

**3820 N Louise Ave**

**Sioux Falls SD 57117-5519**

**Phone: (877) 358-5002**

**Fax: (605) 357-3159**

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**Date:** February 27, 2019

**To:** PHILIP SELLERS, P.C.

**ATTN: MIKE CAMPBELL**



First PREMIER Bank  
P.O. Box 5519  
3820 N Louise Ave  
Sioux Falls, SD 57117-5519

February 27, 2019

PHILIP SELLERS, P.C.  
7945 CARTILLA AVE, SUITE A 115  
RANCHO CUCAMONGA, CA 91730

Re: TONIA M ERNES

Dear PHILIP SELLERS, P.C.:

Thank you for contacting First PREMIER Bank regarding the credit card account ending in 3583.

The account balance is currently \$841.38. We have agreed to accept a settlement in the amount of \$425.00. Upon completion of this settlement, the account will report to the major consumer reporting agencies as charged off and paid in full for less than the full balance.

If this arrangement is not fulfilled by 05/28/2019, this offer will be considered void and the balance in full will be due immediately. Please remit payment to the following address:

First PREMIER Bank  
PO Box 5147  
Sioux Falls, SD 57117-5147

Additional questions can be directed to the Collections Department at 1-877-358-5002. Business hours are Monday - Thursday 7:30 a.m. to 5:00 p.m. and Friday 7:30 a.m. to 4:30 p.m. Central Time.

Sincerely,

F. Dobson  
Collections Department  
First PREMIER Bank  
AC  
76151072

This communication is from a creditor. This letter is an attempt to collect a consumer debt and any information obtained will be used for that purpose.