



SUBJECT: Response with payment schedule

Creditor: Capital One®  
Re: Account ending in 7390  
Customer Name: WALTER F SMITH  
Client ID: NA  
Customer Number: 60779519  
Balance as of 4/5/2019: \$1,264.13

We have reviewed your offer to settle the above account. At this time we are able to offer a settlement in the amount of \$670.00 with the following payment arrangements:

\$670.00 on 6/5/2019

Payments must be received by 8:00 p.m. ET on the dates listed above.

Please be advised—if the scheduled payments are not paid as agreed, the settlement agreement will be void—at which point we will resume our collection efforts on the full balance. You would then need to call the office to renegotiate other payment arrangements.

Once we receive the final payment, we'll monitor the account for up to 22 days to ensure the funds clear. After that period has passed, you can contact us if you would like a settlement confirmation emailed, mailed or faxed.

If you have any questions, please call us at 1-800-258-9319 ext. 525-8049.

Thank you,  
Recoveries Debt Settlements  
Hours of operation Mon-Fri 8-5 EST  
[Debt.Settlements@capitalone.com](mailto:Debt.Settlements@capitalone.com)

**Payment Options Below:**  
Free secure check by phone:  
Please call 1-800-258-9319 Ext 525-8049  
Postal Mail:  
Capital One Payment Remittance  
Payment Processing  
P.O. Box 71083  
Charlotte, NC 28272-1083

**SEE IMPORTANT DISCLOSURES BELOW**  
**Important Information from Capital One**

Capital One and its service providers are committed to protecting your privacy and ask you not to send sensitive account information through email. If you are not a Capital One customer and believe you received this message in error, please notify us by sending a response to [Debt.Settlements@capitalone.com](mailto:Debt.Settlements@capitalone.com).

©2019 Capital One. Capital One is a federally registered service mark. All rights reserved. 15000 Capital One Drive, Attn: 12038-0111, Richmond, Virginia 23238. To contact us by mail, please use the following address: Capital One, PO Box 30285, Salt Lake City, Utah 84130-0285.

**1. Who We Are.** Capital One® Services, LLC is the servicer of your referenced account unless this communication or a separate communication has informed you of another current servicer. We are a subsidiary of Capital One, National Association, and service the following Capital One affiliated companies:

- Capital One Bank® (USA), National Association
- Capital One, National Association

The name of your creditor has been previously disclosed to you and is identified for purposes of this communication by your account number.

**2. State and Local Disclosures.** If you receive this communication in Connecticut, the District of Columbia, Hawaii, Iowa, New York City, North Carolina, or Oregon and your account involves a debt owed primarily for personal, family, household, or other consumer purpose(s), or if you receive this communication in Vermont irrespective of the nature of the debt associated with your account, the following disclosure is required by state or local law:

**This is an attempt to collect a (consumer) debt (claim). Any information obtained will be used for that purpose.**

The following disclosure is required by state law if your account involves a debt owed primarily for personal, family, household, or other consumer purpose(s) and you receive this communication in Hawaii, Iowa, or Oregon.

**This communication is from a debt collector.**

The following disclosure is required by state law if your account involves a debt owed primarily for personal, family, household, or other consumer purpose(s) and you receive this communication in Massachusetts:

**NOTICE OF IMPORTANT RIGHTS: YOU HAVE THE RIGHT TO MAKE A WRITTEN OR ORAL REQUEST THAT TELEPHONE CALLS REGARDING YOUR DEBT NOT BE MADE TO YOU AT YOUR PLACE OF EMPLOYMENT. ANY SUCH ORAL REQUEST WILL BE VALID FOR ONLY 10 DAYS UNLESS YOU PROVIDE WRITTEN CONFIRMATION OF THE REQUEST POSTMARKED OR DELIVERED WITHIN SEVEN DAYS OF SUCH REQUEST. YOU MAY TERMINATE THIS REQUEST BY WRITING TO THE CREDITOR.**

This is not a complete list of the rights that you might have. The terms above in this Section are defined by applicable state or local law. Pursuant 15 USC 1692a(6)(B) and (F) of the Fair Debt Collection Practices Act, Capital One Services, LLC is not a debt collector under federal law.

**3. Bankruptcy.** If you are entitled to bankruptcy protections for your account, this communication is only for informational purposes. It is not an attempt to collect, assess, or recover a debt or claim. Do not send any payments directly to us without speaking with your attorney or Bankruptcy Trustee.

**4. Electronic Check Conversion.** When you provide a check as payment, you authorize us either to use information from your check to make a one-time electronic fund transfer from your deposit account or to process the payment as a check transaction. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your deposit account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution. Your authorization is not limited by the date on the check.

**5. Interest and Charges Continue to Accrue.** All stated amounts are owed on the date of this communication. If applicable, your account may be charged interest, late charges, and other charges that might change from day to day as provided in your agreement. As a result, the amount due on the day you pay us may be larger than the amount stated in this communication. For example, if you pay the amount stated in this communication, your account might still have a balance after we receive your payment. If your account has already charged off, you will not incur any additional interest or fees.

**6. Time Period for Payment or Other Action.** Unless we provide a specific date, any time period for your payment or other action begins on the date of this communication.

**7. IRS Reporting of Debt Forgiveness.** If we cancel or forgive \$600 or more of principal on a debt you owe we may provide you a 1099-C tax form, if required by law. Please consult your tax advisor and the instructions accompanying any tax forms for more information.

**8. Credit Reporting of Your Settled Account.** If we report your settled account to a consumer reporting agency (credit bureau), we will report it as paid in full for less than the full balance.