

Sample 27



**CREDITORS INTERCHANGE**  
80 Holtz Drive, Buffalo, NY 14225  
Phone: 716. 614. 7500  
Fax: 716. 614. 7546  
ci@creditorsinterchange.com

06-29-09



Buffalo Office Hours (Eastern Time)  
8:00AM-Midnight Monday-Thursday  
8:00AM-9:00PM Friday  
8:00AM-2:00PM Saturday  
9:00AM-1:00PM Sunday  
'SIF2'

RE: FIA CARD SERVICES, N.A.  
REFERENCE #: [REDACTED]  
CI ACCOUNT #: [REDACTED]  
ORIGINAL CREDITOR (IF APPLICABLE):  
CURRENT BALANCE: \$28382.27



Dear [REDACTED]

Creditors Interchange has agreed to settle your account for \$4300.00 which is 15.150% of your current balance.

This settlement offer expires unless we receive your payments as scheduled:

**\$2000.00 due on 6-30-09**

**\$2300.00 due on 7-24-09**

We are not obligated to renew this offer. While it is not required, it is recommended you remit your payments in certified funds via overnight mail to ensure timely receipt and processing by this office.

In the event your write-off balance exceeds \$600.00, it may be your responsibility to claim that amount as carried income on your tax return for the following year. Your creditor may provide you with the necessary 1099C form and notify the IRS of the amount of the write-off balance. If you should have any questions relative to this settlement, our representative is trained to offer assistance.

Make your checks or money orders payable to Creditors Interchanged.

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

Sincerely,



PHIL HEILER 888-865-3117  
Collection Manager

New York City Department of Consumer Affairs License Number: 1304526