

ACCOUNT NUMBER:	XXXXXXXXXX21001
NCI ID:	[REDACTED]
ACCOUNT BALANCE:	\$582.20
AMOUNT ENCLOSED:	

o Change of address: Print New Address on Back

REMIT TO:

NATIONWIDE CREDIT, INC.
PO BOX 14581
DES MOINES, IA 50306-3581

[REDACTED]
11 BROADWAY STE 1800
NEW YORK, NY 10004

***** Please See Reverse Side of This Letter for Important Consumer Information *****
Please Detach and Return this Stub in the Enclosed Envelope with your Check or Money Order - Make Sure the "Remit to" Address appears in the Window



Nationwide Credit, Inc.

PO Box 14581
Des Moines, IA 50306-3581
Monday – Friday: 8:00am – 6:00pm ET; 1-800-441-0377

Creditor:	AMERICAN EXPRESS
Account Number:	XXXXXXXXXX21001
Account Balance:	\$582.20
Date:	11/13/2019

Dear [REDACTED]

This letter is to confirm your telephone conversation with Nationwide Credit, Inc. ("NCI") regarding settlement of the balance owed on your American Express® account referenced above. When we discussed the settlement offer, you agreed to pay the Settlement Amount listed below to resolve this account.

Settlement Amount
\$2385.00

Payment No.	Payment Date	Payment Amount
1	11/22/2019	\$1.00
2	11/27/2019	\$150.00
3	12/27/2019	\$1117.00
4	1/27/2020	\$1117.00

This offer is contingent upon NCI receiving the payment(s) pursuant to the payment schedule outlined in this letter. If you fail to meet any terms of the Settlement Agreement, NCI may, at its discretion, cancel the Settlement Agreement and / or offer you a new agreement. NCI is not obligated to offer the same terms in any new settlement offer.

Other than communication regarding your payment plan, no further attempts will be made to collect the remaining balance while you are making payments in accordance with the terms listed above. Upon receipt and clearance of payment for the Settlement Amount, no further attempts will be made to collect the remaining balance. Failure to remit payment(s) for the Settlement Amount in accordance with the terms referenced above may result in further collection efforts to recover the account balance owed.

The state of New York requires us to provide you the following notice:

If a creditor or debt collector receives a money judgment against you in court, state and federal laws may prevent the following types of income from being taken to pay the debt:

- Supplemental security income, (SSI);
- Social security;
- Public assistance (welfare);
- Spousal support, maintenance (alimony) or child support;
- Unemployment benefits;
- Disability benefits;
- Workers' compensation benefits;
- Public or private pensions;
- Veterans' benefits;
- Federal student loans, federal student grants, and federal work study funds; and
- Ninety percent of your wages or salary earned in the last sixty days.

If you have any questions, please contact us at 1-800-441-0377. We are available to assist you Monday – Friday: 8:00am – 6:00pm ET.

Sincerely,
Michael Addington
Nationwide Credit, Inc.

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