citi

CITI CARDS
4600 HOUSTON ROAD
FLORENCE, KY 41042

Sample 33

March 26, 2010

[redacted]

MASTERCARD
ACCOUNT NUMBER
[redacted]

BALANCE: **$19,198.31**

Dear [redacted]

This letter confirms your agreement to the terms of the settlement arrangement we discussed regarding your Citibank account. You have agreed to pay the following payment amounts on or before the following payment dates:

Payment Date	Payment Amount	Payment Date	Payment Amount	Payment Date	Payment Amount
04/09/2010	$512.55	05/12/2010	$3,343.73	06/10/2010	$3,343.72

If all of these payments are made as agreed, your account will be settled in full. Previous delinquent history, if any, will remain on record with us.

Please pay the agreed upon amount even if a different amount is printed on your monthly billing statement. If your agreed upon payment is missed or your account charges off due to delinquency, the arrangement will be terminated.

If your account was open prior to the start of this settlement arrangement, it will be closed and will remain closed at the end of the arrangement. You must cancel all recurring charges and you have requested the cancellation of any credit insurance or debt protection product which may be in effect on this account.

Upon termination of this settlement arrangement, the terms of your account will be returned to the Purchase APR rate of 23.99% variable and CASH APR rate of 25.24%. You will be required to resume regular payments as they appear on your monthly statement. If your account was past due at the start of the arrangement, additional payments may be required to bring your account current.

Sincerely,

G. Stevens
Vice President
Citicorp Credit Services, Inc. (USA)