

Cardmember Service  
 P.O. Box 15548  
 Wilmington, DE 19886-5548

# BANK ONE

April 12, 2005

Balance \$4,766.37  
 Scheduled Charge Off Date 4/29/2005

## Settlement Confirmation

We are pleased to confirm that we've agreed to settle your credit card account for \$1,790.00. Our settlement brings you these three advantages:

- You will pay \$1,790.00, a significant savings over the full balance that you owe us. (Please note that the settlement amount doesn't include any payments you may have already made to prevent your account from charging off immediately.)
- We will stop all efforts to collect.
- We will report your account to the national credit bureaus as "settled" with no balance due.

To accept this offer, please send your payment for \$1,790.00 within 10 days. You can:

- Call 1-800-848-1551 toll-free to make a payment right over the phone with our free e-pay service.
- Mail us a check or money order.

We must receive your payment within 10 days from the date of this letter, or before the date your account is scheduled to charge off, whichever comes first. If you've arranged to make multiple payments, we must receive the total settlement amount within the agreed time. If you don't send the total settlement amount on time, our settlement agreement will terminate and we'll continue our collection efforts.

If you have not already done so, please destroy all the cards and convenience checks for your account.

If you have any questions about your settlement agreement, or to find out when your account will Charge Off, please call us at 1-800-848-1551.

We look forward to receiving your payment.

Sincerely,  
 Mary Barnhouse 301-620-3865  
 Customer Support Division

P.S. Send your check or money order for \$1,790.00 today.

Mail to: Cardmember Service  
 P.O. Box 15548  
 Wilmington, DE 19886-5548

Overnight address: Cardmember Service  
 Attn: Remittance Processing  
 2500 Westfield Drive  
 Elgin, IL 60123

Account is owned by Chase Manhattan Bank USA, N.A.  
 Calls may be monitored and/or recorded to ensure the highest level of quality service.