

# CAC FINANCIAL CORP

2601 N. W. Expressway, Suite 1000 East  
Oklahoma City, OK 73112-7236  
(405) 425-1500 (800) 299-6304

02-18-05

Client: GE MONEY BANK/JCPenney Consumer

File #:

Account Name:

Date Assigned: 11-10-04

Balance: 293.05

Settlement Amount: \$175.83

Re: Special Settlement Program

Our above referenced client has authorized CAC Financial Corp to offer you an excellent opportunity to settle your financial obligation for 60 % of the above outstanding account balance.

This is a limited time offer. Mail your check today or call our office immediately toll free at 1-800-299-6304 to establish repayment terms. Our client has provided us with options to work with you. We look forward to hearing from you soon to take advantage of this special program.

CAC FINANCIAL CORP

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.