



Correspondence Address
 P.O. BOX 6618
 OMAHA, NE 68105-0618

Settlement Offer:

Save \$4,988.60 by paying just \$138.57 per month



Account No.:	*****
Past Due Balance:	\$8,314.34
Settlement Offer:	60% Balance Forgiveness
Savings:	\$4,988.60
Expiration Date:	April 24, 2011

Dear [Redacted]

We understand that you may be having difficulties paying the past due balance on your American Express account, and we'd like to work with you to come to a solution. If you pay just 40% of your past due balance over the next 24 months, we'll waive the remaining \$4,988.60 of your balance. That's just \$138.57 a month.

In order to participate in this unique offer, please call American Express at 877-486-4966 by 04/24/11.

Save \$4,988.60 By Paying Just \$138.57 per month

This opportunity allows you to pay down your balance fast and avoid additional collections activities. Again, please call 877-486-4966 and speak to an American Express representative by 04/24/11 to accept this offer.

Sincerely,

P. Bristow

P. Bristow
 Manager
 American Express

Take advantage of this Offer to save \$4,988.60 today.

877-486-4966

MONDAY-TUESDAY 7:00AM - 8:00PM, WEDNESDAY-THURSDAY 7:00AM - 7:00PM, FRIDAY 7:00AM - 5:00PM, SATURDAY 8:00AM - 1:00PM CST/CDT

Payment Coupon

Call us at 877-486-4966 and then you can make payments online at americanexpress.com/waytopay
 (Use reference code: [Redacted])

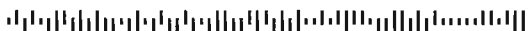


Please be sure to call 877-486-4966 before returning this Payment Coupon with payment.

4987 - 21119 - AMPT40



Get 60% off



21119-4987



Acceptance

I would like to take advantage of this Settlement Offer and save \$4,988.60

Account No.:	*****
Past Due Balance.:	\$8,314.34
Amount Due 04/24/11:	\$138.57

Installment Enclosed \$ _____

* See reverse for important settlement information.
 Failure to remit payment may result in further collection efforts to recover the full outstanding balance due on this account.

PAP-864-A-0

