



Wells Fargo Financial Cards  
Cease and Desist Dept.  
4143 121<sup>st</sup> Street  
Urbandale, IA 50323  
800-603-8203  
800-371-8896 Fax

8/5/09

Merle

Dear

This letter is to confirm our conversation today regarding repayment of your Wells Fargo Financial Cards credit card account. It has a current balance of \$1,266.53.

The following outlines the terms of our agreement:

- Your account will be closed, if it has not been already. You cannot make any additional transactions.
- You agree to pay \$354.63 by 8/14/09. After the payments are made, your account will be considered settled.
- If your account carries Chargeguard insurance protection, you give us permission to cancel this coverage to avoid additional expenses incurred to your account
- All other provisions of your credit card account will continue to remain in full force and effect.
- You agreed that if payments are not made promptly, then the original terms of the credit card account agreement will apply except that any insurance canceled will remain canceled. You will owe us the balance of your account prior to this agreement minus any payments made.
- Direct overnight payments need to be sent to:  
Wells Fargo Financial Cards  
Attention Remittance Processing  
334 SW 8<sup>th</sup> Street  
Des Moines, IA 50309
- Payments as a Check by Phone you can contact 800.603.8203 x79856.

Sincerely,

Steph Ward  
Wells Fargo Financial Cards  
Cease and Desist Department  
4143 121<sup>st</sup> Street  
Urbandale, IA 50323  
515.727.9856

The laws of some states require us to inform you that this communication is an attempt to collect a debt and any information obtained will be used for that purpose.