



AllianceOne
Receivables Management Inc.

4850 Street Road, Suite 300
Trevose, PA 19053

Please send all correspondence to the above address

March 18, 2015



CLIENT: CAPITAL ONE BANK (USA), N.A
ORIGINATING CREDITOR: CAPITAL ONE BANK (USA), N.A

REFERENCE NO:



ACCOUNT NO:



BALANCE:

\$3,146.21

$$\frac{\$786.60}{\$3,146.21} = 25\% \text{ Settlement}$$

Plan Confirmation:

Below is the settlement arrangement that was recently agreed to on March 19, 2015 with Century First Credit Solutions. Six consecutive monthly payments of \$131.10 to be received on or before the 30th of each month beginning March 2015 and ending August 2015.

Your Total Plan Amount is: \$786.60

If you fail to make your payments as stated above, this arrangement will be void.

AllianceOne is not a law firm. AllianceOne does not intend to obtain a money judgment, or seek any other relief, against you in court. The New York State Department of Financial Services, however, requires that the following notice be provided:

If a creditor or debt collector receives a money judgment against you in court, state and federal laws prevent the following types of income from being taken to pay the debt:

1. Supplement security income, (SSI);
2. Social security;
3. Public assistance (welfare);
4. Spousal support, maintenance (alimony) or child support;
5. Unemployment benefits;
6. Disability benefits;
7. Workers' compensation benefits;
8. Public or private pensions;
9. Veterans' benefits;
10. Federal student loans, federal grants, and federal work study funds; and
11. Ninety percent of your wages or salary earned in the last sixty days.

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.