



[Redacted]

Hours of Operation (CT):
Monday – Friday: 8:00 am – 5:00 pm

11-01-2017

To: [Redacted]
c/o: Authorized Debt Settlement Company

Debtor: [Redacted]
Current Creditor: Icon Equities, LLC
Original Creditor: CITIBANK, NA
Merchant: Citi ThankYou Preferred
Current Balance: \$13,076.75
Account Number: XXXXXXXXXXXX [Redacted]
Creditor ID: [Redacted]



Under the authority of Icon Equities, LLC, we are authorized to settle your CITIBANK, NA account for \$3,923.02, which is 30% of the balance owed. We agree to accept this settlement on the following terms:

Settlement amount: 1 payment(s) of \$3,923.02 totaling \$3,923.02
Due date: 11-30-2017, each subsequent payment is due every 30 days

Upon receipt of the agreed amount, said account will be deemed satisfied, thereby relieving you of any further obligation to us. In order to accept this agreement our office must receive the initial payment by 11-30-2017.

NOTICE: Whenever \$600.00 or more in principal of a debt is discharged as a result of settling a debt for less than the balance owing, Icon Equities, LLC may be required to report the amount of the debt discharged to the Internal Revenue Service on a 1099C form, a copy of which would be mailed to the most current address we have on file by Icon Equities, LLC. If you are uncertain of the legal or tax consequences, we encourage you to consult your legal or tax adviser.

Sincerely,
[Redacted]

This communication is from a debt collector.
This is an attempt to collect a debt and any information obtained will be used for this purpose.

This collection agency is licensed by the Minnesota Department of Commerce.