



Capital One Services, LLC
P.O. Box 30285
Salt Lake City, UT 84130-0285

December 14, 2021

National Debt Relief

NASSER [REDACTED]

Router: [REDACTED]

Last 4 of Account Number: [REDACTED]

Capital One

Quicksilver

Thank you for your request for a Debt Settlement plan on the above referenced account. The account was reviewed on **December 13, 2021** with a balance of **\$1731.55**. The account is approved for a Debt Settlement plan amount of **\$917.72**. Any payments received that exceed the plan amount will be applied to the remaining balance and considered voluntary payment(s). Please note the following details apply to this plan:

- To accept the plan, a payment must be received by **02/16/2022**. **If no payment is received by this date, the plan will be void.**
- A payment must be received by the **16th** of each month. **If more than 2 consecutive monthly payments are missed, the plan will be void.**
- When the final payment has cleared, a settlement confirmation will be mailed to the account holder.
- Payments can be made through the following methods:
 - **Free secure check by phone:**
Please call 1-800-258-9319
 - **Mail:**
Capital One Payment Remittance
Payment Processing
P.O. Box 71083
Charlotte, NC 28272-1083

In addition, a bulk payment upload option may be available. For further information, please email Debt.settlements@capitalone.com.

Please be advised if the plan is voided, collection efforts will be resumed on the full balance owed, less any payments made. At that time, you will need to contact us to renegotiate a new debt settlement plan or other payment arrangements.

If you have any questions, please call us at 1-800-258-9319. We're available Mon through Fri 8 a.m.-9 p.m. ET.

Thank you,
Capital One

SEE IMPORTANT DISCLOSURES BELOW

Important Information from Capital One

Capital One and its service providers are committed to protecting your privacy and ask you not to send sensitive account information through email. If you are not a Capital One customer and believe you received this message in error, please notify us by sending a response to Debt.Settlements@capitalone.com.

1. Who We Are. Capital One® Services, LLC is the servicer of your referenced account unless this communication or a separate communication has informed you of another current servicer. We are a subsidiary of Capital One, National Association, and service the following Capital One affiliated companies:

- Capital One Bank® (USA), National Association
- Capital One, National Association

The name of your creditor has been previously disclosed to you and is identified for purposes of this communication by your account number.

2. State and Local Disclosures. If you receive this communication in Connecticut, the District of Columbia, Hawaii, Iowa, New York City, North Carolina, or Oregon and your account involves a debt owed primarily for personal, family, household, or other consumer purpose(s), or if you receive this communication in Vermont irrespective of the nature of the debt associated with your account, the following disclosure is required by state or local law:

This is an attempt to collect a (consumer) debt (claim). Any information obtained will be used for that purpose.

The following disclosure is required by state law if your account involves a debt owed primarily for personal, family, household, or other consumer purpose(s) and you receive this communication in Hawaii, Iowa, or Oregon.

This communication is from a debt collector.

The following disclosure is required by state law if your account involves a debt owed primarily for personal, family, household, or other consumer purpose(s) and you receive this communication in Massachusetts:

NOTICE OF IMPORTANT RIGHTS: YOU HAVE THE RIGHT TO MAKE A WRITTEN OR ORAL REQUEST THAT TELEPHONE CALLS REGARDING YOUR DEBT NOT BE MADE TO YOU AT YOUR PLACE OF EMPLOYMENT. ANY SUCH ORAL REQUEST WILL BE VALID FOR ONLY 10 DAYS UNLESS YOU PROVIDE WRITTEN CONFIRMATION OF THE REQUEST POSTMARKED OR DELIVERED WITHIN SEVEN DAYS OF SUCH REQUEST. YOU MAY TERMINATE THIS REQUEST BY WRITING TO THE CREDITOR.

For New York City residents whose accounts have charged off: For our records, New York City law requires us to request your language preference. Please contact us at 1-800-258-9319 to advise us about your language preference. If you have already provided your language preference to us and would like to change it, please contact us at 1-800-258-9319 to do so. Please note that, as permitted by New York City law, we may not service your account in your preferred language.

Puerto Rico Residents: You can request a copy of this document in Spanish.

Residentes de Puerto Rico: Pueden solicitar una copia de este documento en Español.

This is not a complete list of the rights that you might have. The terms above in this Section are defined by applicable state or local law. Pursuant 15 USC 1692a(6)(B) and (F) of the Fair Debt Collection Practices Act, Capital One Services, LLC is not a debt collector under federal law.

3. Bankruptcy. If you are entitled to bankruptcy protections for your account, this communication is only for informational purposes. It is not an attempt to collect, assess, or recover a debt or claim. Do not send any payments directly to us without speaking with your attorney or Bankruptcy Trustee.

4. Electronic Check Conversion. When you provide a check as payment, you authorize us either to use information from your check to make a one-time electronic fund transfer from your deposit account or to process the payment as a check transaction. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your deposit account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution. Your authorization is not limited by the date on the check.

5. Interest and Charges Continue to Accrue. All stated amounts are owed on the date of this communication. If applicable, your account may be charged interest, late charges, and other charges that might change from day to day as provided in your agreement. As a result, the amount due on the day you pay us may be larger than the amount stated in this communication. For example, if you pay the amount stated in this communication, your account might still have a balance after we receive your payment. If your account has already charged off, you will not incur any additional interest or fees.

6. Time Period for Payment or Other Action. Unless we provide a specific date, any time period for your payment or other action begins on the date of this communication.

7. IRS Reporting of Debt Forgiveness. If we cancel or forgive \$600 or more of principal on a debt you owe we may provide you a 1099-C tax form, if required by law. Please consult your tax advisor and the instructions accompanying any tax forms for more information.

8. Credit Reporting of Your Settled Account. If we report your settled account to a consumer reporting agency (credit bureau), we will report it as paid in full for less than the full balance.

Contact Information:

Credit Cards--Collections: 1-800-955-6600 Hours: Mon-Fri 8 a.m.-11 p.m. ET & Sat-Sun: 8 a.m.-5 p.m. ET

Credit Cards--Charged Off: 1-800-258-9319 Hours: Mon-Fri: 8 a.m.-9 p.m. ET

