

Card Services
P.O. Box 8833
Wilmington, DE 19899-8833

December 28, 2018

Account Ending In [REDACTED]

Karina [REDACTED]
[REDACTED]

RE: SETTLEMENT AGREEMENT

Dear [REDACTED]

This confirms our December 27, 2018 discussion in which you agreed to a settlement offer on your JetBlue World MasterCard® account referenced above, for less than the full balance amount. We are pleased to be able to provide this opportunity for you to settle your account.

What You Need To Know

Your account has been closed and cannot be used.

The settlement terms outlined below will be effective even though future statements will not reflect the terms of this settlement. It is important that you review the terms of the settlement outlined below.

The terms of this settlement are as follows:

As of the date of this letter, your account balance is 4,496.61. Upon receipt of 2,024.00, which is 45% of your current balance, by the last date set forth below, plus a 15 day waiting period to validate funds, we will consider your account settled for less than the full balance and will send an update to the consumer reporting agencies reflecting such settlement. Please allow up to 60 days for the information to be updated and appear on your credit report.

Payments under the terms of this settlement are as follows:

- 01/25/2019 \$203.00
- 02/22/2019 \$203.00
- 03/22/2019 \$1,618.00
- Account is closed
- There may be tax consequences as disclosed below.

***Note: This settlement may have tax consequences. If you are uncertain of the tax consequences, consult a tax advisor.*

What You Need To Do

- *All payments must be received on or before the due dates set forth above.*
- *Each payment **MUST** contain all of the following information:*
 - *your full, accurate and complete name and address; and*
 - *your full, accurate and complete credit card account number.*
- *Destroy all credit cards and checks associated with this account.*
- *Contact any merchants where you have set up automatic monthly payments and notify them that the account has been closed. All preauthorized or reoccurring transactions should be canceled immediately and no further transactions using your account should be attempted.*
- *Notify any online merchant accounts that maintain your account information for expedited checkout.*
- *Please keep this letter.*

***Note: If you fail to make any of the payments listed above, on or before the due dates referenced above, your payments will not be considered timely, and this settlement will no longer be in effect and your account will not be considered settled. Should any payment not contain all of the information required, this settlement will no longer be in effect and your account will not be considered settled.*

If you have any questions or concerns, please call us toll-free at 1-866-456-0695. Our Account Managers are available Monday through Thursday from 8 a.m. to 11 p.m., Friday and Saturday from 8 a.m. to 11 p.m., and Sunday from 4 p.m. to 9 p.m., Eastern Time.

Sincerely,

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