



Financial Recovery Services, Inc.
P.O. Box 21405
Eagan, MN 55121
952-831-4800

Feb 05, 2024

██████████
11 BROADWAY
APT 1732
NEW YORK, NY 10004

Current Creditor: BARCLAYS BANK
DELAWARE
Account Number Ending In: ██████
Original Creditor: BARCLAYS BANK
DELAWARE
Original Account Number Ending In: ██████
Regarding: BARCLAYCARD REWARDS MC
FRS File Number: 80365B
Outstanding Balance Due: \$3003.91
Date of Last Payment: 2022-11-22
Charge-Off Date: 2023-07-30
Online PIN Number: 41077597 (Use PIN and FRS
File # for Online Access at WWW.FIN-REC.COM)

****Resolution Agreement****

We are authorized to accept a resolution on the above listed account for \$1051.37 payable according to the following schedule of payments:

\$ 1051.37 Payable on 02-26-2024

Upon receipt of your final resolution payment, plus a 15-day waiting period to ensure funds are not returned as non-sufficient, your account will be considered resolved for less than the full balance. BARCLAYS BANK DELAWARE will submit a request to the consumer reporting agencies to reflect the resolution. Please allow 60 days for the information to be updated and appear on your credit report. BARCLAYS BANK DELAWARE is not affiliated with the consumer reporting agencies and does not control when the consumer reporting agencies actually make the update. Financial Recovery Services, Inc. does not conduct any credit reporting to any credit reporting agency.

This letter is contingent on the clearance of all payments made towards the resolution. If any payment(s) made as part of the resolution fail to clear, this agreement will be null and void. We are not obligated to renew this offer. This resolution may have tax consequences. If you are uncertain of the tax consequences, consult a tax advisor.

If you need additional time please feel free to call us at the toll-free number listed below or use our online consumer help desk. FRS is not a law firm and FRS will not initiate any legal proceedings or provide you with legal or tax advice.

FRS now accepts some forms of payment online at www.fin-rec.com. See your online access pin above. If you are sending your payment by overnight delivery, please use the following address: 1345 Mendota Heights Rd., Ste. 100, Mendota Heights, MN 55120.

Sincerely,

KARI SMITH
Account Manager
Toll Free: 1-866-418-9049

This is an attempt to collect a debt. Any information obtained will be used for that purpose. This communication is from a debt collector. See reverse side for important information.

Office hours are: Monday-Thursday 7am to 8pm CT; Friday 7am to 5pm CT; Saturday 7am to noon CT.