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**SETTLEMENT OFFER**

Subject: Target Visa Credit Card ending in ██████

Dear ██████████

We'll accept a compromise of \$3,240.63 on the remaining balance of \$7,754.73 on your charged-off account. This offer expires on May 31, 2010. **We're making this settlement offer to you only once.**

You have three ways to make this payment:

- Pay by phone with a personal check
- Bring your payment to a Target store
- Send your payment in the mail to:

Target Financial Services  
PO Box 59317  
Minneapolis, MN 55459-0317

Upon receiving the settlement payment of \$3,240.63, we'll report your account to the national credit bureaus as a charged-off account paid through settlement with a zero balance. If you have questions, or would like to pay by phone, please give us a call at (800) 757-0094. We appreciate your commitment to resolving this account.

Sincerely,

Recovery Department  
Target Financial Services, an affiliate of Target National Bank

This is an attempt to collect a debt.  
Any information obtained may be used for that purpose.