



Global Acceptance Credit Company

September 27, 2010

██████████
5025 NORTH CENTRAL AVE # 602
PHOENIX, AZ 85012

Account #: ██████████
Re: COLUMBUS BANK AND TRUST
Desc: ASPIRE CARD-██████████
Reference: ██████████
Balance: \$2,522.16

Dear ██████████

Thank you for your recent inquiry regarding the above referenced account.

This letter confirms our discussion. Global Acceptance Credit Company (GACC) is willing to accept a settlement on your COLUMBUS BANK AND TRUST account for the amount of \$ 850.00 due on or before September 30, 2010. Failure to comply may result in the settlement offer becoming null and void.

Once full funds have been received, GACC will send you verification that your account is **paid in full**. GACC will then notify Trans Union, Equifax and Experian credit reporting agencies that this debt is satisfied and reflects a zero balance. Please allow 45 days for your credit report to update.

For your convenience, GACC accepts Visa/MasterCard payments. To make a debit or credit card payment please call our office toll free (866) 737-1180 Ext. 305, or if you prefer, you may remit payment by Money Gram or Quick Collect to the following:

Western Union Quick Collect
Global Acceptance Credit Company
Code City: ██████████ State: TX
Please write Account # on QuickCollect

or Money Gram
Global Acceptance Credit Company
Code: ██████████
Please write Account # on Money Gram

The Current Balance includes principal, interest, and possibly fees imposed by the originator. Global Acceptance Credit Company may inform the credit reporting agencies about the default on your account. This information may be reflected in your credit report.

Sincerely,

Carol Moore
Global Acceptance Credit Company
(866) 737-1180 Ext. 305

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

Street Address (UPS/Fedex):	Mailing Address (Mail):	Hours Of Operation:
5850 W. Interstate 20, Ste 100	P. O. Box 172800	Mon-Thurs: 8am - 8pm CST
Arlington, TX 76017	Arlington, TX 76003-2800	Fri: 8am - 6pm CST
Toll Free: (800) 807-0725	Fax: (817) 561-2288	

Please see reverse side for important information.

Privacy Notice

Global Acceptance Credit Company, LP (GACC) understands the importance of safeguarding the privacy of our customer's personal and financial information. Our Privacy Policy follows these guidelines:

Security Procedures to Protect Information - GACC restricts access to your personal and financial information. Employees who have access to your information are required to protect it and keep it confidential. We maintain commercially reasonable physical, electronic and procedural safeguards to guard your personal and financial information.

Collection of Personal and Financial Information - GACC collects personal and financial information about you from lawful sources that may include available account documents, previous or current creditors, consumer reporting agencies and public databases.

Sharing of Personal and Financial Information - GACC complies with Fair Debt Collection Practices Act (FDCPA) and Fair Credit Reporting Act (FCRA) guidelines and does not release information on current or former consumers except to those permitted by law, such as, consumer reporting agencies; companies performing services (lettering services, third-party collection agencies, etc.); attorneys or other legal services; and consumer credit counseling services (at the request of the consumer).

Your Choice to Share Information - If you wish we do not provide personal and financial information on your account, other than as described in this notice, please send your request in writing to: GACC, Attn: Privacy Notice, P.O. Box 172800, Arlington, Texas 76003 or call 1-800-807-0725 x201.

We are required under state law to notify consumers of the following rights. The list below does not contain a complete list of rights consumers have under state and federal law.

California Collection Notice

The state Rosenthal Fair Debt Collection Practices Act and the federal Fair Debt Collection Practices Act require that, except under unusual circumstances, collectors may not contact you before 8 a.m. or after 9 p.m. They may not harass you by using threats of violence or arrest or by using obscene language. Collectors may not use false or misleading statements or call you at work if they know or have reason to know that you may not receive personal calls at work. For the most part, collectors may not tell another person, other than your attorney or spouse, about your debt. Collectors may contact another person to confirm your location or enforce a judgment. For more information about debt collection activities, you may contact the Federal Trade Commission at 1-877-FTC-HELP or www.ftc.gov.

California and Utah Collection Notice

As required by California and Utah law, you are hereby notified that a negative credit report reflecting on your credit record may be submitted to a credit reporting agency if you fail to fulfill the terms of your credit obligations. We will not submit a negative credit report to a credit reporting agency about this credit obligation until the expiration of the time period described on the front of this letter.

Colorado Collection Notice

A consumer has the right to request in writing that a debt collector or collection agency cease further communication with the consumer. A written request to cease communication will not prohibit the debt collector or collection agency from taking any other action authorized by law to collect the debt. Colorado office address is 3025 South Parker Road, #711, Aurora, CO 80014 with phone number (303) 751-3025. FOR INFORMATION ABOUT THE COLORADO FAIR DEBT COLLECTION PRACTICES ACT SEE WWW.COLORADOATTORNEYGENERAL.GOV/CA.

North Carolina Collection Notice

North Carolina Permit Number 4516.

Massachusetts Collection Notice

You have the right to make a written or oral request that telephone calls regarding your debt not be made to your place of employment. Any such oral request will be valid for only ten days unless you provide a written confirmation of the request postmarked or delivered within seven days of such request. You may terminate this request by writing to us.

New York City Collection Notice

New York City Department of Consumer Affairs license number is 1305317. You may reach us toll free by calling 866-737-1181x201 and requesting to speak to Phil Varrichio. The originating creditor and the amount of the debt are provided elsewhere in this letter.

Tennessee Residents Only

This collection agency is licensed by the Collection Service Board of the Department of Commerce and Insurance.

Consumers in all states have the rights afforded by the Fair Debt Collection Practices Act. (FDCPA)



Global Acceptance Credit Company

Weisberg & Myers LLC
5025 North Central Ave #602
Phoenix, AZ 85012

Re: [REDACTED]
Check by phone instructions.

To Accounting Department,

Please send over a brief note stating that your firm is authorizing Global Acceptance Credit Company to draft \$850.00 on September 30, 2010 on behalf of your client [REDACTED]. Please include the bank name and bank account number.

Fax to 817-561-2288
Attention Carol Moore

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