

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

November 23, 2018

This confirms our November 20, 2018 discussion in which you agreed to a settlement offer on your Frontier Airlines 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 15,484.43. Upon receipt of 3,872.00, which is 25% 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:

- *11/30/2018 \$3,872.00*
- *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.**