

Wells Fargo Financial Bank
3201 North 4th Avenue
Sioux Falls, South Dakota 57104



09/02/08



OMAHA, NE



Dear

RE: Wells Fargo Financial Bank Account Number:

Final offer prior to charge off

We are contacting you in an attempt to resolve your Wells Fargo Financial Bank account balance.

Your current balance is \$1,214.76; however, if you pay \$242.95 by 5:00 p.m., Central time on 9/29/2008, we will consider your account settled. This offer will expire on 9/29/2008.

If we do not hear from you by the date listed above, your account may be charged off. Please respond immediately to make arrangements on your account.

This is a serious offer and payment plans are available. Payment through Western Union Quick Collect is one of the options available.

Western Union Quick Collect transaction information:

Code City: Dialbank

Code State: SD

Make Payable to: Wells Fargo Financial Bank

Overnight mailing address:

Wells Fargo Financial Bank

Remittance Processing

334 SW 8th Street

Des Moines, IA 50309

You may pay online at www.wellsfargofinancialbank.com

If you have any further questions or are reporting the Western Union Money Transfer Control Number (MITCN), you may call us toll-free at 1-800-368-7777. Our hours are Monday - Friday 7 a.m. - 11 p.m., Saturday 7 a.m. - 7 p.m., and Sunday 9 a.m. - 10 p.m., Central time.

Si necesita asistencia en español llame al 1-800-368-7777.

Sincerely,

Collections Department
Wells Fargo Financial Bank

The laws of some states require us to inform you that this communication is an attempt to collect a debt and any information obtained will be used for that purpose.