

P.O. Box 7548
Springfield, OR 97475-0039



October 06, 2021

THREE LETTER CUSTOMER
900 STATE ST
EUGENE, OR 97401

This page kept blank for security purposes. Please see the following pages.

From: Professional Credit Service
P.O. Box 7548
Springfield, OR 97475-0039
(866)254-2993 From (PST):
Mon-Thu 5:00 am - 7:00 pm
Fri 5:00 am - 5:00 pm
Sat 9:00 am - 1:00 pm
www.PCSDirectpay.com
Reference: 15449023

To: THREE LETTER CUSTOMER
900 STATE ST
EUGENE, OR 97401

Professional Credit Service is a debt collector. We are trying to collect a debt that you owe the creditors listed on the reverse page. We will use any information you give us to help collect the debt.

Our information shows:

You had accounts with the creditors listed on the reverse page .		
As of the itemization date listed on the reverse page, you owed:		
		\$245.00
today:		
You were charged this amount in interest:	+	\$0.00
You were charged this amount in fees:	+	\$5.00
You paid or were credited this amount toward the debt:	-	\$10.00
Total Amount of the debt now:		\$240.00

How can you dispute the debt?

- **Call or write to us by November 20, 2021, to dispute all or part of the debt.** If you do not, we will assume that our information is correct.
- **If you write to us by November 20, 2021** we must stop collection on any amount you dispute until we send you information that shows you owe the debt. You may use the form below or write to us without the form. You may also include supporting documents.
- **Write to ask the name and address of the original creditor, if different from the current creditor.** If you write by November 20, 2021, we must stop until we send you that information. You may use the form below or write to us without the form.
- **Go to www.cfpb.gov/debt-collection to learn more about your rights under federal law.** For instance, you have the right to stop or limit how we contact you.
- Contact us about your payment options.
- Póngase en contacto con nosotros para solicitar una copia de este formulario en español.

Notice: See reverse side for important information.

How do you want to respond?

Check all that apply:

- I want to dispute the debt because I think:**
- This is not my debt.
 - The amount is wrong.
 - other (please describe on reverse or attach additional information).
- I Want you to send me the name and address of the original creditor.**
- I enclose this amount: \$_____.**

Make your check payable to *Professional Credit Service*. Include the reference number 15449023.

- Quiero este formulario en español.**

THREE LETTER CUSTOMER
900 STATE ST
EUGENE, OR 97401

Mail this form to:
Professional Credit Service
P.O. Box 7548
Springfield, OR 97475-0039

Creditor	Original Account #	Itemization Date	Due on itemization date	Since the itemization date and today			Total amount of the debt due now.
				Interest	Fees	Credits	
CONSUMER LETTER	783	Dec 15, 2020	90.00	0.00	0.00	10.00	80.00
CONSUMER LETTER	1234	Jan 3, 2021	75.00	0.00	5.00	0.00	80.00
CONSUMER LETTER	1247	Jan 8, 2021	80.00	0.00	0.00	0.00	80.00
Totals:			\$245.00	\$0.00	\$5.00	\$10.00	\$240.00

As of the date of this letter, you owe the amount reflected in this letter. Because of interest (only if applicable) and other charges (only if applicable) that may vary from day to day, the amount due on the day you pay may be greater. Hence, if you pay the amount shown in this letter, an adjustment may be necessary after we receive your payment, in which event we will inform you before applying the payment for collection. For further information, write to us or call (866)254-2993.

Notice: If your payment is returned we may charge you a fee up to the maximum allowed by your state. When you provide a check as payment, you authorize us either to use information from your check to make a one time electronic fund transfer from your account or to process the payment as a check transaction.