

Jane Doe,

Welcome to Tropicana Management, LLC ("TM, LLC")! We want to help you resolve this account, so call us at 1-800-555-1413 for you payment options. If paying this debt is difficult for you please call anyway, because we have payment options for almost every budget.

TM, LLC purchased account 976549-342-11315 on 2/12/14. All future payments and correspondence for this account, including credit counseling service payments, should be directed to us.

**Statement date:** [UPDATE TO RECENT DATE], 2014

**Seller:** Chabon Funding, Inc.

**Merchant:** Greer's Department Store

**Original Creditor:** American Bankcards, NB

**Creditor to Whom Debt is Owed:** Tropicana Management, LLC

**Account Number:** 976549-342-11315

**CALL TOLL FREE AT 1-800-555-1413**

to discuss payment arrangements!

**Mail all checks and payments to:**

Tropicana Management, LLC  
P.O. Box 12221  
Columbus, OH 43215-1113

**Pay us online at:**

**www.TropicanaManagementLLC.com**

**Hours of Operation (EST)**

**Monday-Sunday 8:00AM – 7:00PM**

**Email:** [help@TropicanaManagementLLC.com](mailto:help@TropicanaManagementLLC.com)



Tropicana Management, LLC

**COMPANY ADDRESS:** Tropicana Management, LLC P.O. Box 12221 Columbus, OH 43215-1113

**DISPUTES CORRESPONDENCE ADDRESS:** Tropicana Management, LLC Disputes Department, 250 Main Street, Columbus, OH 43215

**DISPUTES DEPARTMENT E-MAIL ADDRESS:** [TM\\_disputes@TropicanaManagementLLC.com](mailto:TM_disputes@TropicanaManagementLLC.com)

**DEBIT CARD TRANSACTION FEES:** Third party vendors may charge a transaction fee for processing payments made by debit card; however, Tropicana Management, LLC does not charge or accept any fees. Please discuss this option with our staff if you have any questions.

**QUALITY SERVICE SPECIALISTS AVAILABLE Mon-Fri 8AM to 7PM (EST)**

Not happy with the way you were treated? Our company strives to provide professional and courteous service to all our customers. Contact one of our staff to discuss issues related to our quality of service to you by phone at (800) 555-1413 or by email at [CustomerCare@TropicanaManagementLLC.com](mailto:CustomerCare@TropicanaManagementLLC.com).

**PRIVACY NOTICE:** We collect certain personal information about you from the following sources: (a) information we received from you; (b) information about your transactions with our affiliates, others, or us; (c) information we receive from consumer reporting agencies. We do not disclose any nonpublic personal information about our customers or former customers to anyone, except as permitted by law. We restrict access to nonpublic information about you to those employees and entities that need to know information in order to collect your account. We maintain physical, electronic and procedural safeguards that comply with federal regulations to guard your nonpublic personal information.

ACCOUNT DETAILS	
CURRENT BALANCE	\$2,788
Unless you notify this office within 30 days after receiving this notice that you dispute the validity of this debt or any portion thereof, this office will assume this debt is valid. If you notify this office in writing within 30 days from receiving this notice that you dispute the validity of this debt or any portion thereof, this office will obtain verification of the debt or obtain a copy of a judgment and mail you a copy of such judgment or verification. If you request this office in writing within 30 days after receiving this notice, this office will provide you with the name and address of the original creditor if different from the current creditor.	

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