



ACCOUNT SUMMARY

Creditor:
Account No.:
I.C. System Reference No.:

Petsmart

COLLECTION NOTICE

9/22/2021

BALANCE DUE:

\$5,500.00

Your delinquent account has been turned over to this collection agency. Petsmart is both the original and current creditor to whom this debt is owed.

The account information is scheduled to be reported to the national credit reporting agencies in your creditor's name. You have the right to inspect your credit file in accordance with federal law. I.C. System will not submit the account information to the national credit reporting agencies until the expiration of the time period described in the notice below.

Please tear off the bottom portion of this letter and return it with your payment.

We are a debt collector attempting to collect a debt and any information obtained will be used for that purpose.

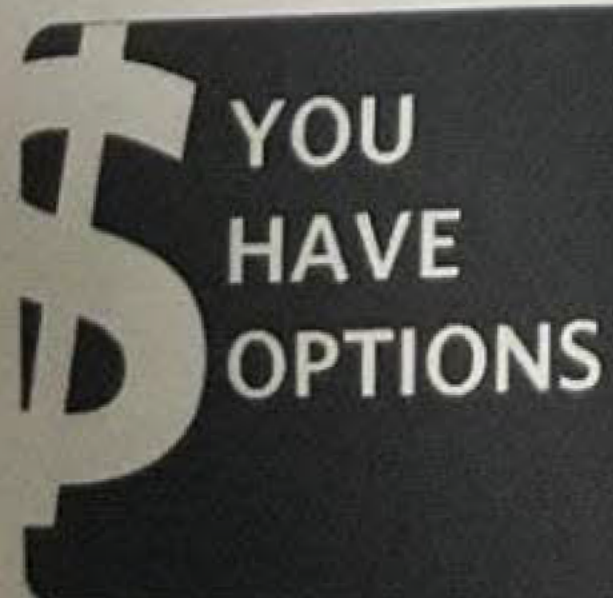
NOTICE

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 of 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. Any writing which disputes the validity of the debt or any portion thereof or any writing requesting the name and address of the original creditor should be sent to: IC System, PO Box 64378, St. Paul, MN 55164-0378.

This does not contain a complete list of the rights consumers have under Federal, State, or Local laws.

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-FTCHELP or www.ftc.gov.

I.C. System, Inc. | 444 Highway 96 East, P.O. Box 64378, St. Paul MN 55164-0378



- For questions or payment please go to: <https://www.icsystem.com/consumer>
- Mail check or money order payable to I.C. System, Inc. with coupon below
- Call Toll-Free at 833-932-2062