

CREDITOR ADDRESSES
UPDATED MAY 2021

AAFES

H.Q. AAFES
Customer Call Center
P.O. Box 650410
Dallas, TX 75265-0410
1-800-826-1317

ABC Warehouse

3830 28th Street SE
Grand Rapids, MI 49512
616-957-1110

Access Receivables Management

P.O. Box 9801
Towson, MD 21284
1-877-276-8600
1-410-583-8602 FAX

Acclaim Financial

Columbus, OH
1-614-501-7700

Acctrecsol

P.O. Box 184
St. Johns, MI 48879
1-877-385-5729

AFNI Collection Agency

404 Brock Drive
Bloomington, IL 61702
1-800-767-2364

Allied

P.O. Box 1799
Holland, MI 49422
616-741-6500

Amazon.com Inc.

P.O. Box 81226
Seattle, WA 98108-1226

Amer Finco

425 N. Martingale Road #1520
Schaumburg, IL 60173
1-847-240-4300

American Eagle Outfitters

P.O. Box 530942
Atlanta, GA 30353
1-888-232-4535

American Express Centurion Bank

Midvale, UT 84047
Courtesy Checks 1-800-528-2121 – Option 5 – Option 3

American General Finance

1910 E. Apple Avenue
Muskegon, MI 49442

AMEX

P.O. Box 7871
Ft. Lauderdale, FL 33329

Anderson Financial

1-800-371-3645

Arrow Financial

8589 Aero Drive
San Diego, CA 92123

Art Van

6500 14 Mile Road
Warren, MI 48092

Art Van/Synco

P.O. Box 965033
Orlando, FL 32896-5033

Asset Acceptance

1-800-345-9931

Bank of America

P.O. Box 15019
Wilmington, DE 19886-5019
1-800-732-9194

Bank One

(Payable through First USA)
1-800-945-2006

Barclay Bank DE

100 S. West Street
Wilmington, DE 19801

Bealls

P.O. Box 659705
San Antonio, TX 78265-9705

Bedford Fair/Comenity Bank

P.O. Box 459465
San Antonio, TX 78265
1-877-362-7264

Belks/Synchrony Bank

P.O. Box 105972
Atlanta, GA 30348
1-800-669-6550

Best Buy

P.O. Box 9001007
Louisville, KY 40290-1007
1-800-369-5050

Bose Corporation

The Mountain
Framingham, MA 01701
1-800-999-2673

Brand Source Credit Card

P.O. Box 6403
Sioux Falls, SD 57117

Brylane Home

P.O. Box 659728
San Antonio, TX 78265
1-800-544-3793

Buckle

P.O. Box 182273
Columbus, OH 43218
1-888-427-7786
Local 799-9200

BUR COL RECO (BCR) (Collections)

1-800-831-7311

Cabela's

P.O. Box 82575
Lincoln, NE 68501-2575

Capital One

P.O. Box 71083
Charlotte, NC 28272-1083
1-800-903-3637

Capital One Collections

P.O. Box 30275
Salt Lake City, UT 84130

Care Credit/Synchrony Financial

P.O. Box 960061
Orlando, FL 32896-0061
1-866-893-7864

CARM/Cadacrec

Cadillac Accounts
Receivable Management
P.O. Box 358
Cadillac, MI 49601
231-779-6948
Toll Free 1-800-968-2276
Fax 231-779-7987

Carmel Financial

101 E. Carmel #200
Carmel, IN 46032
317-844-7951

Carter Lumber

601 Tallmadge Road
Kent, OH 44240
330-673-6100

Casual Corner

P.O. Box 105975
Atlanta, GA 30076
1-800-205-9774

Catherines – Spirit of America N.A.

1103 Allen Drive
Milford, OH 45150
1-800-995-9450

Cavalry Portfolio Services

P.O. Box 27288
Tempe, AZ 85285
1-800-501-0909

CB Cadillac also Central Professional Credit Services (CPCS)

801 Sunnyside Drive
P.O. Box 365
Cadillac, MI 49601
1-800-748-0031
547-0226

CB Manistee

P.O. Box 638
323 River Street
Manistee, MI 49660
231-723-6211

CB USA (Fox Jewelers, Gateway, STPC)

Associates Commerce
P.O. Box 8189
Johnson City, TN 37615-0189

CBCS Collections

P.O. Box 1615
Grand Rapids, MI 49501
1-800-968-6906

CBE Group

131 Tower Park Drive
Waterloo, IA 50704
319-226-5173

CCB/PRMDSG (Premier Designs)

#100 2795 E Cottonwood Pkwy
Salt Lake City, UT 84121

CenturyTel

1-800-848-4577

CFC Finc. LLC (Collections)

P.O. Box 2036
Warren, MI 48090
1-800-893-6788

Chadwicks

P.O. Box 18746
Columbus, OH 43218-2746
1-800-695-7856

Chase

Cardmember Services
P.O. Box 6294
Carol Stream, IL 60197-6294
1-800-334-0601

Children's Place – Comenity Capital Bank

P.O. Box 659820
San Antonio, TX 78268-9120

Christopher & Banks Inc.

Customer Service
2400 Xenium Lane North
Plymouth, MN 55441

Circuit City – (1st North American National Bank)

Attn: Customer Service Department
225 Chastain Meadow Ct.
Kennesaw, GA 30144
1-800-477-6761

Citibank

P.O. Box 9001006
Louisville, KY 40290-1006

Citifinancial

P.O. Box 22066
Tempe, AZ 85282
1-800-643-5607

CNS – Consumer Portfolio Services

1-800-365-7285

Collectech (Collections)

P.O. Box 4157
Woodland Hills, CA 91365
818-879-2948

Comenity Bank (Dress Barn)

P.O. Box 182273
Columbus, OH 43218-2273

Comenity Bank Lane Bryant

P.O. Box 182273
Columbus, OH 43218-2273

Comenity Bank/Peebles

P.O. Box 182273
Columbus, OH 43218-2273

Comerica Bank Credit Card

Send to: MBNA
P.O. Box 15019
Wilmington, DE 19850-5019
231-739-4304

Comm Auditor (Commercial Auditor)

P.O. Box 32407
Minneapolis, MN 55432
612-783-9085

Conseco

345 St. Peter Street
St Paul, MN 55102
1-800-643-0202

Core Recovery

231-947-7260

CRD PRT ASSO (Collections)

P.O. Box 802068
Dallas, TX 75380
877-332-2432

Credit Collections

1-800-326-6400

Credit First, NA

P.O. Box 81344
Cleveland, OH 44188
1-800-321-3950

Credit One Bank

P.O. Box 98873
Las Vegas, NV 89193-8873

Credit Union One

1202 Veterans Drive
Traverse City, MI 49684
231-941-7330

Cross Country Bank

P.O. Box 310711
Boca Raton, FL 33431

DCECU (Dow Chemical Employees Credit Union)

P.O. Box 1649
Midland, MI 48641

Dell Financial Services (DFS)

P.O. Box 81577
Austin, TX 78708-1577

Dick's Sporting Goods

C/O GEMB
P.O. Box 6150
Rapid City, SD 57709
1-800-250-5411

Dillard's Card Services/Wells Fargo Bank, N.A.

P.O. Box 10347
Des Moines, IA 50306-0347
1-800-643-8278

Direct Merchants Bank

Payment Center
P.O. Box 17660
Baltimore, MD 21297-1660

Discount Tire Company, Inc.

647 W Norton
Muskegon, MI 49441
1-800-333-1071

Discover

P.O. Box 6103
Carol Stream, IL 60197
1-800-347-2683

DIV ADJ Serv

Diversified Adjustment Services
P.O. Box 32145
Fridley, MN 55432
1-800-279-3733
1-800-771-5361 – Diversified-Comcast

Dynamic REC

Dallas, TX
972-241-5611

EAF LLC

1-866-902-7395

Eddie Bauer

World Financial Network National Bank
P.O. Box 182273
Columbus, OH 43218-2273
1-800-695-1788

Elan Financial Services

Commerce Court
4 Station Square Suite 620
Pittsburg, PA 15219
1-800-343-7064

Elder Beerman

Retail Services
P.O. Box 5238
Carol Stream, IL 60197-5238

ENHANCRCVRCO – Enhanced Recovery Company

1-800-586-0013

EOS CCA

1-877-290-8884

Express Credit Card

P.O. Box 182273

Columbus, OH 43218

Fashion Bug – WFNB

P.O. Box 182273

Columbus, OH 43218

1-800-767-1309

Fields – See RNB

Fifth/Third

5217 Harvey Street

Muskegon, MI 49444

Fingerhut Customer Service

6250 Ridgewood Road

St. Cloud, MN 56303

1-800-208-2500

First Premier

900 W Delaware

Sioux Falls, SD 57100

1-800-315-6350

First USA Bank (First Card)

Attn: Correspondence

P.O. Box 15298

Wilmington, DE 19850-5298

1-800-334-0601

Fleet

P.O. Box 15480

Wilmington, DE 19850

FNB Omaha (1st National Bank)

1620 Dodge Street

Mail Stop 3099

Omaha, NE 68197

FNCC (First National Credit Card)

500 E. 60th Street

Sioux Falls, SD 57104

812-421-1322

FSB – First State Bank

917 Military Parkway
Mesquite, TX 75149
1-972-285-6311

Gander Mountain

180 E. Fifth Street
Suite 1300
St. Paul, MN 55101
1-888-5GANDER

GAP Inc/Synchrony Bank

P.O. Box 965004
Orlando, FL 32896-5004

GE Capital Retail Bank/GECRB

P.O. Box 965004
Orlando, FL 32896-5004
1-866-423-3796

GE Money Bank

P.O. Box 981127
El Paso, TX 79998

GE Money Bank

Dayton, OH
937-534-6950

GECS/PRFD (Preferred) (Wolohan)

P.O. Box 8726
Dayton, OH 45401
1-800-333-1082

Genesisfin (Genesis Financial)

P.O. Box 2445
Harker Heights, TX 76518
1-888-615-8762

Goodyear

P.O. Box 6403
Sioux Falls, SD 57117-6403
1-800-321-2136

Gordmans

5389 East Provident Drive
Cincinnati, OH 45246

Guardian Collection

Arlington, TX
817-277-5100

Haband

P.O. Box 659707
San Antonio, TX 78265-9707
1-866-482-4479

Harbor Light CU

2151 Cogswell Avenue
Whitehall, MI 49461

Hirshberg Acceptance Corp

29905 6 Mile Road #13
Livonia, MI 48152-3603
734-261-2616
1-800-825-9315

Home Depot/CBNA

Attn: HDCS/Customer Service
P.O. Box 790328
Saint Louis, MO 63179-0328

Home Depot Processing Center

Des Moines, IA 50364
1-800-553-3199

Household Bank (SB) N.A.

1111 Town Center Drive
Las Vegas, NV 89134
702-243-1000

HRSI (Household Retail Services)

P.O. Box 4144
Carol Stream, IL 60197

HSBC/RS (Retail Services)

P.O. Box 5238
Carol Stream, IL 60197-5238
1-800-778-5401

HSN (Home Shopping Network)

P.O. Box 9090
Clearwater, FL 33758
1-800-284-3900

Huntington National Bank

2361 Morse Road
Columbus, OH 43229

IC Systems Collections

P.O. Box 64378
St. Paul, MN 55164
888-735-0516

IEI Financial Services (Collections)

P.O. Box 7146
Greenwood, IN 46142
1-800-226-2446

Infibank

Inficorp
3490 Piedmont Road
Suite 900
Atlanta, GA 30305
1-404-965-6000

J. Deere Crdt F.

P.O. Box 5327
Madison, WI 53705

J.B. Robinson

P.O. Box 3680
Akron, OH 44309

JCPenney Credit Services

P.O. Box 960090
Orlando, FL 32896
1-800-542-0800

Jesslon/Jessica London Comenity Bank

P.O. Box 459456
San Antonio, TX 78265
1-877-362-7264

Kay Jewelers

P.O. Box 182782
Columbus, OH 43218

Keybridge

2348 Baton Rouge Avenue
Lima, OH 45805
1-877-222-4114

Kmart (Capital One)

P.O. Box 26030
Richmond, VA 23260-6030
1-800-830-7524

Kohl's

Kohl's Payment Center
P.O. Box 1456
Charlotte, NC 28201-1456
1-800-564-5740

Lane Bryant

W.F.N.N.B.

P.O. Box 659728

San Antonio, TX 78265-9728

1-800-888-4163

Lane Bryant/Comenity Bank

P.O. Box 182273

Columbus, OH 43218-2273

Lerner

P.O. Box 8380

Indianapolis, IN 46283-8380

Lew Magram

421 Landmark Drive

Wilmington, NC 28410

1-800-964-1955

LJ Ross

Ann Arbor, MI

734-995-5360

LNSG PRFSN BSN

Lansing Professional

100 S. Ottawa Street

St. Johns, MI 48879

1-989-224-1811

Lowes/Synchrony Bank

P.O. Box 530914

Atlanta, GA 30353-0914

LVNV Funding

Greenville, SC

1-866-464-1183

Mabt Retail (Genesis Bank Card)

8405 SW Nimbus Avenue

Suite A

Beaverton, OR 97008

Macy's

Credit and Customer Service

P.O. Box 8113

Mason, OH 45040

1-800-743-6229

Maquis-Wine

Global Vineyard
Wine Importers
801 Camelia Street Suite A
Berkeley, CA 94710
510-527-5877

Marathon

5555 San Felipe Road
Houston, TX 77056
1-713-629-6600

Marlin Integ

1-888-660-3234

Marshall Music

517-337-9700

Maurices – WFFNB

P.O. Box 182685
Columbus, OH 43218-2685
1-866-880-4385
Local 799-9256

MBGA – (Montgomery Ward and Walmart)

P.O. Box 105980
Atlanta, GA 30353-5980

MBNA

P.O. Box 15019
Wilmington, DE 19850-5019
1-800-421-2110

MCCBG

P.O. Box 103036
Roswell, GA 30076
1-800-964-1917

Medi-Credit

P.O. Box 1629
Maryland Hts, MO 63043
1-888-444-1786

Meijer

P.O. Box 960015
Orlando, FL 32896
1-866-789-6041

Menards (HRS)

Dept 7680
Carol Stream, IL 60116-7680
1-800-811-3095

MER & PRO CR. B.

Merchants & Professionals Credit Bureau
Austin, TX
512-346-4305

Merchants & Medical Credit

810-239-3030

Mervyn (RNB)

P.O. Box 59231
Minneapolis, MN 55459-0231
1-800-659-2396

Mich Coll (Michigan Collections)

P.O. Box 543
Alpena, MI 49707
517-354-8424

Mid Mich

St. Johns
1-800-788-4405

Midas/GECRB

P.O. Box 960061
Orlando, FL 32896

Midland Credit Management, Inc. (Midland Fund)

P.O. Box 60578
Los Angeles, CA 90060-0578
1-800-282-2644

Military Star

Call Center
P.O. Box 650410
Dallas, TX 75265-0410
1-877-891-7827

MNYRCYNTNWD – Money Recovery Nationwide

P.O. Box 13129
Lansing, MI 48901
1-800-541-1370

MSU Federal Credit Union

P.O. Box 1208
E. Lansing, MI 48826

National City (PNC)

P.O. Box 5570
Cleveland, OH 44101-0570
1-800-925-9259

Navy Federal CU

P.O. Box 3500
Merrifield, VA 22119-3500

NCO Financial Systems (Collections)

P.O. Box 8148
Philadelphia, PA 19101-1457
1-866-864-4066

New Port News

Easy Style Drive
Hampton, VA 23630
1-800-688-2830

Nordstrom Retail

Card Payments
P.O. Box 79134
Phoenix, AZ 85062

Northern Credit Bureau

425 Michigan Street
Petoskey, MI 49770
1-800-276-6496

NRA

P.O. Box 67015
Harrisburg, PA 17106

NY & CO/Comenity Bank

P.O. Box 182273
Columbus, OH 43218-2273
1-800-889-0494

Office Max

P.O. Box 7034
Sioux Falls, SD 57117-9507
739-1700
1-877-OFFICEMAX

Old Navy

GAP Inc/Synchrony Bank
P.O. Box 965004
Orlando, FL 32896-5004

OSI Portfolio Services

Atlanta, GA
1-800-425-0006

Palisades Collection, LLC

87 S. Commerce Way
Suite 700
Bethlehem, PA 18017
866-230-8075

Paramount

307 Center Street
North Muskegon, MI 49445
Phone 231-744-3600
Fax 231-744-3501

Paypal – See G.E.M.B.

Peebles

P.O. Box 659465
San Antonio, TX 78265-9465

People's Bank

P.O. Box 10311
Stanford, CT 06904-2311

Pier One

P.O. Box 182273
Columbus, OH 43218-2273

Plaza Associates (Collection Agency)

1-800-535-1303

PNC Bank

P.O. Box 5570
Cleveland, OH 44101-0570

Preferred – See GECS

Providian

P.O. Box 99617
Arlington, TX 76096-9617
1-800-431-1985

Providian

P.O. Box 660490
Dallas, TX 75266

QVC

Dept. 7680
Carol Stream, IL 60116-7680
1-800-810-3202

Radio Shack

P.O. Box 9025
Des Moines, IA 50368
1-800-767-4556

Radio Shack Credit Card Plan

P.O. Box 8189
Gray, TN 37615

RCVMNG Corp

Receivables Management Inc
23800 W Ten Mile Road Suite 140
Southfield, MI 48033
1-800-238-2658

RDK Collections

1-248-689-6500

Receivable Per/MGM

1-866-212-7408

Receivables Management Solutions

260 E. Wentworth Avenue
W St. Paul, MN 55118-3525
1-800-299-8301
www.rmsmn.com

Reeds Jewelers

RJIC Customer Service
P.O. Box 2229
Wilmington, NC 28402
1-877-406-3266

Rehmann Recovery

P.O. Box 1385
Saginaw, MI 48605
989-752-4173

Republic Bank

917 W. Norton
Muskegon, MI 49441

Retailers National Bank

C/O Mervyn's Credit Services
P.O. Box 59316
Minneapolis, MN 55459-0316

RNB/Marshall Fields

P.O. Box 59231
Minneapolis, MN 55459-0231
1-800-280-4356

Rogers & Holland

P.O. Box 879
Matteson, IL 60443
1-708-679-7500

RSTHDW

Restoration Hardware
WFNNB
P.O. Box 182273
Columbus, OH 43218
1-866-522-8014

Russell Agency (Collections)

G 3285 VanSlyke Road
Flint, MI 48507
810-239-8679

Sahalie

P.O. Box 183003
Columbus, OH 43218-3003

Sam's Club

Consumer Affairs
P.O. Box 530942
Atlanta, GA 30353-0942
1-800-462-2996

Sears Payments

P.O. Box 9001055
Louisville, KY 40290-1055

Second Round

1-866-950-6357

Shelby State Bank

242 N. Michigan Avenue
Shelby, MI 49455

Simmons Bank

Customer Service Center
P.O. Box 7009
Pine Bluff, AR 71611

Speedway Super America LLC

P.O. Box 1590
Springfield, OH 45501

Spiegel, LLC

1 Liberty Plaza, 35th Fl.
New York City, NY 10006
1-800-345-4500

Staples Credit Card Payments

P.O. Box 78014
Phoenix, AZ 85062
1-800-333-3330

Stellar Recovery

1327 Highway 2W #100
Kalispell, MT 59901
1-866-552-1377
FAX 1-877-277-5520
Comcast 1-888-613-0234
Dish Network 1-888-613-0238

SW Stdnt SRV

Student Loan
Southwest Student Services Corp.
1555 N. Siesta Blvd
Gilbert, AZ 85233
1-480-461-9830

Syncb/Art Van

P.O. Box 965033
Orlando, FL 32896-5033

Synchrony Bank

P.O. Box 105972
Atlanta, GA 30348-5972

Synchrony Bank/TJMax

P.O. Box 530948
Atlanta, GA 30353-0948

TaBank (Trans America)

5595 Trillium Blvd # Retail
Hoffman Estates, IL 60192-3405

Target RNB

P.O. Box 650170
Dallas, TX 75266
1-800-659-2396

Tax Master

P.O. Box 17037
Baltimore, MD 21297
Attn: Credit Department
1-800-543-1080
Fax 302-327-2756

TD Card Services

P.O. Box 16027
Lewiston, ME 04243-9513

TEK Collect

1-614-489-8800

TFC Credit

199 Jericho Turnpike
Suite 300
Floral Park, NY 11001

Thomasville

Bells of Whitehall
116 E. Colby Street
Whitehall, MI 49461

Toro Company (The)

Consumer Division
8111 Lyndale Avenue South
Bloomington, MN 55420
1-888-384-9939

Toys "R" Us Inc. Headquarters

One Geoffrey Way
Wayne, NJ 07470-2030
973-617-3500

Tractor Supply Company – Credit Card

P.O. Box 7032
Sioux Falls, SD 57117-7032

Trek (CB Trek)

Comenity Bank
P.O. Box 182273
Columbus, OH 43218

UDS (Ultra Diamond Shamrock) Gas Cards

Amerillo, TX
806-324-4500

Ulta Beauty Guest Services

1000 Remington Blvd, Ste 120
Bolingbrook, IL 60440

United Collection

Toledo
419-866-6227

Unique National Collections

515 Michigan Avenue
Jeffersonville, IN 47130
812-285-0886

Universal Bank (ATT) – Citibank

8787 Bay Pine Road
Jacksonville, FL 32256
904-954-7500
1-800-423-4343

US Bank

US Bancorp
US Bancorp Center
800 Nicollet Mall
Minneapolis, MN 55402
1-800-872-2657

USAA FSB

10750 McDermott Fwy
San Antonio, TX 78201
1-800-531-2265

Value City HRS

Dept. 7680
Carol Stream, IL 60116-7680
1-800-365-8403

Verizon Wireless

VZW – Post Write Off Team
1515 Woodfield Road
Suite 1400
Schaumburg, IL 60173

Victoria's Secret – Roaman "WFNNB"

P.O. Box 659728
San Antonio, TX 78265-9728
1-800-695-1526

Walmart

P.O. Box 530927
Atlanta, GA 30353

Washington Mutual

Attn: Payoff Support N010202
P.O. Box 1093
N. Ridge, CA 91328
1-800-282-4840

Web Bank

215 S State St Suite 1000
Salt Lake City, UT 84111
1-801-456-8350

Wells Fargo Financial also WFB – NE (Wells Fargo Bank Nebraska)

800 Walnut Street
Des Moines, IA 50309-3891

West Asset (Collections)

1-888-231-1697

WFNNB/PACSUN

Dressbarn–Peeble–J Crew–Express–Woman–Avenue–Pottery Barn

P.O. Box 659728
San Antonio, TX 78265-9728
1-800-495-1526

Yamaha – See HSBC

Yard Card

Merchant Services Dept
1000 MacArthur Blvd
Mahwah, NJ 07430

Younkers/Comenity Bank

P.O. Box 182273
Columbus, OH 43218

Your Tuition Solution (CCB/YRTUI)

Comenity Capital Bank
P.O. Box 182620
Columbus, OH 43218
1-866-308-0678

Zales

Z-Mail Customer Service
P.O. Box 152777
Irving, TX 75015