

Dear

On the contract for your open-end loan account number _____ it states that you must pay a monthly payment on the account, even if you are paid ahead. Your account has not been paid on since _____

Please submit a payment to us immediately.

Sincerely,

A handwritten signature in cursive script that reads "Toni J. Winkas". The signature is written in black ink and is positioned above the printed name and title.

Toni J. Winkas
President