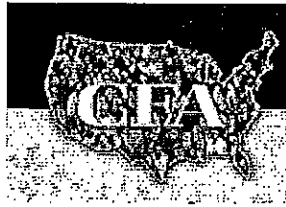


# **EXHIBIT B**



## Consumer Federation of America

### About CFA

#### Communications

Since 1968, the Consumer Federation of America (CFA) has provided consumers a well-organized voice in decisions that affect their lives. Day in and out, CFA's professional staff analyzes issues, and disseminates information to the public, policymakers, and rest of the movement.

#### Energy

#### Finance

#### Food and Agriculture

The size and diversity of its membership -- some 300 nonprofit organizations from throughout the country with a combined membership exceeding 50 million people -- enables CFA to speak for virtually all consumers. In particular, CFA looks out for those who have the greatest needs, especially

#### Health and Safety

#### CFA Roles

#### Housing

CFA is an advocacy, research, education, and service organization. As an advocacy group, CFA advances pro-consumer policy on a variety of issues before Congress, the White House, federal regulatory agencies, state legislatures, and the courts. Its staff works with public officials to promote beneficial policies, to oppose harmful policies, and to ensure a balanced debate on important issues where consumers have a stake.

#### Other

As a research organization, CFA investigates consumer issues, behavior, and attitudes using surveys, polling, focus groups, and literature reviews. The findings of such projects are published to assist consumer advocates and policymakers as well as individual consumers. This research provides the basis for new consumer initiatives, public service advertising, and consumer information efforts.

As an education organization, CFA disseminates information on consumer issues to the public as well as to policymakers and other public interest advocates. Conferences, reports, book reviews, news releases, a newsletter, and a website all contribute to CFA's education program.

Finally, as a service organization, CFA provides support to national, state, and local organizations to the goals of consumer advocacy, research, and education. Some of these organizations are advocacy, education, or cooperative organizations that belong to the federation.

#### CFA Services

CFA services other organizations through its website, newsletter, publications, resource center, and events.

This website supplies free information about CFA work on dozens of issues. Specifically, it provides information about CFA, recent press releases, recent policy publications, recent consumer complaints, and local consumer groups, consumer cooperatives, and links to other consumer websites.

CFAnews is a newsletter, published six times annually, that provides information about CFA conferences, and publications.

CFA has prepared more than one dozen consumer publications on topics ranging from managing credit to resolving consumer complaints to safeguarding playgrounds. Staff members have also commercially published books on banking, product safety, and child safety, and edited an annual directory of the consumer movement.

CFA's State and Local Resource Center, funded by Consumers Union and others, seeks to

grassroots consumer organizations through grants, technical assistance, workshops, public services.

CFA's Consumer Cooperative Advisory Group meets quarterly to discuss issues of interest to consumer cooperatives, and to plan initiatives that benefit the existing and potential member cooperative groups.

Since 1967, Consumer Assembly has been the nation's largest annual conference addressing issues and priorities. At this late winter event, usually held in early March, hundreds of corporate representatives meet to learn about critical issues and exchange views with leaders from government, business, the press, and academia.

The Food Policy Institute's Conference gives policymakers, advocates, and scientists the opportunity to explore critical food and agriculture issues related to safety, nutrition, and affordability.

CFA's Financial Services Conference has been held annually for nearly two decades in order to give leaders, industry representatives, regulators, legislators, and the press the opportunity to discuss banking, insurance, investment, and housing issues.

The annual June Awards Dinner honors leaders in government, the press, and the consumer for outstanding consumer services.

#### **CFA Membership**

Non-profit, pro-consumer organizations that support the mission of CFA qualify for membership. Annual dues payments range as high as \$20,000, most organizations contribute between \$1,000 and \$10,000 annually. Membership entitles them to elect the Board of Directors, develop and vote on organizational policies, receive CFA News and other regular CFA publications, and qualify for discounted conference registrations. Additional information about membership and an application are available from Contact Mel Hall Crawford at [melhc@consumerfed.org](mailto:melhc@consumerfed.org), or by mail at 1620 I Street, NW Suite 200, Washington, DC 20006.

Applications are reviewed at Board meetings held three times a year.

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## Consumer Federation of America

### Upcoming Events

**Communications****Energy****Finance****Food and Agriculture****Health and Safety****Housing****Other****Consumer Assembly (January 31 – February 1, 2008)**

Each year, Consumer Federation of America's Consumer Assembly serves as the consumer principal meeting where issues are debated and new initiatives are presented. Since the Assembly's inception in 1967, thousands of consumer activists and representatives of cooperatives, trade business, government, and the press have participated in this annual conference. For the registration form, please click [HERE](#). To register online for the Consumer Assembly, click [HERE](#).

**CFA's Awards Dinner**

Each year in June, CFA recognizes several individuals who have made exceptional progress in consumerism. CFA honors these outstanding people who have made significant contributions to the marketplace, eliminating fraud, promoting consumer health and safety and providing consumer information. Award recipients are selected by CFA's board of directors.

**National Food Policy Conference**

The National Food Policy Conference is a key national gathering for those interested in agricultural policy. It explores the critical food policy issues of the day with an unusually diverse group of policymakers, advocates and scientists. Major speakers include cabinet members and leading agricultural policy on Capitol Hill.

**Financial Services Conference**

Federal and state policy makers and regulators continue to address pressing banking, insurance and real estate issues affecting consumers, after more than two decades of financial services reform and reregulation. To keep consumer advocates and educators informed about these issues, the Consumer Federation of America presents an annual conference on financial services, planned with the participation of consumer groups and the financial services industry.

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