

**Exhibit E**

...by consumers, for consumers

# RIP-OFF

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**Report.com**

Don't let them get away with it.  
Make sure they make the Rip-off Report

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Category:

Corrupt Companies

Adaptive Marketing - AP9\*SHOPPINGESSENT Unauthorized credit card billing Norwalk Connecticut \*Editor's Suggestions on how to get your money back into your bank account!

Company

Adaptive Marketing - AP9\*SHOPPINGESSENT

Address:

Norwalk Connecticut

U.S.A.

Phone:

888-243-6180

I made an online purchase in November on the North Style (northstyle.com) web site of a 35\$ Christmas gift; not an unusual way for me to shop. Today when checking my bank statements, I noticed a charge for \$9.95 reflected as AP9\*ShoppingEssentials 888-243-6180 on my credit card; a charge that I did not recognize. I immediately called the number and spoke to Dawn (ID #25956) who explained that in making my purchase, I selected to "purchase a membership" from AP9\*Shopping Essentials; which I certainly had no intention of purchasing. I pulled my electronic receipt (a practice wherein I cut and paste from the final purchase confirmation page for reference)from North Style and found no information from AP9\*Shopping Essentials.

I have not received any written confirmation, electronic confirmation or SPAM messages from this AP9\*Shopping Essentials confirming any such membership purchase. Although Dawn was pleasant on the phone and agreed to credit the \$9.95 back to my credit card, the fact that the charge was applied and not authorized, on top of the fact that AP9\*ShoppingEssentials now have my credit card information on file was bothersome enough to prompt a mock purchase on North Style again to see how the information was actually captured. I actually contacted North Style and spoke to a supervisor named Pete (I was actually referred to Karen) to obtain info on their specific affiliation with AP9\*.

I explained that the "offer" to purchase the membership is automatically selected and that the customer needs to deselect the option. Pete was very pleasant and offered to credit me back for the gift item that I actually did purchase from North Style (a considerate offer of which I refused), and he apologized for the inconvenience. Nevertheless, the warning needs to be spread about marketing or data collection agencies that obtain "memberships" in this way; DECEPTIVELY! In retracing my shopping steps, I have also found several spyware applications following the transaction that I can not positively link to the transaction. A record of the attempts show in the software I have downloaded (Lavasoft's Ad-aware SP Personal spyware detection program) to protect against this problem and suggest that others do the same. I intend to review the legalities of this practice, but in the mean time, have contacted my bank and cancelled the card and would also recommend that any customer experiencing the same may look into the possibility of cancelling their card as well.

Cathy  
Bremerton, Washington  
U.S.A.

Editor's Suggestions on how to get your money back!

**HERE IS WHAT RIP-OFF REPORT SUGGESTS YOU DO:**

Go to your bank within 60 days of the charge, or as soon as you know about the charge, don't delay, and tell them that there has been fraudulent activity within your account. Explain that you wish to file a dispute, and demand that they assist you in accordance with Federal Regulation E.

According to the majority of victims interviewed by Rip-off Report, those who immediately called their banks to dispute the charges did not get very far. Many victims got the following responses from their banks: "we could not do anything for you" or "you waited too long; it has been more than 60 days".

If the bank is says that you have waited too long, explain to them how you called their 800 number as soon as the charges were found, and were told by the bank that nothing could be done. Remind the bank that they failed to assist you properly at the 800 #, and instead, provided you with an inadequate explanation of your right to dispute. Tell the bank that it's their fault time has expired, and since they gave you the wrong info to begin with, they will just have to deal with it, take the loss and reverse the charges.

Tell them the truth; this was unauthorized and your account was NOT to be charged! Keep emphasizing how you never authorized anything! Direct them to the hundreds of victims reports that were filed on Rip-off Report.com. And if you're at the bank, walk them over to their computer and make them go to this site! If you are on the phone with them, tell them you will wait while they access this site! Either way, be persistent!

**DO NOT TAKE NO FOR AN ANSWER!**

Let them know nicely, that you were advised to Report them (the Bank) and this situation to the Banking Commission in your state. Since each state has a different name for the agency/controller over banks, find that name before you call or get to the bank so you can throw it in their face. The more knowledgeable you appear to be, the further you will get.

And just continue to demand the Federal Regulation E form! The bank CAN, MUST and WILL reverse the charge! But, you must be persistent; ask to speak to the supervisor or the area manager for all the branches in the state.

Let the bank personnel know you are meeting with the media later in the day, that you would much rather they do the right thing (as most other banks have) by looking at the complaints and immediately reversing the charge(s) to your account; no matter how long ago it was. Be sure to call the Media if necessary so you are telling the truth.

If you have to, be loud (but nice) in front of other customers. If you are just calling by phone, the above tactics should still work. The bank can easily fax or mail to you the Federal Regulation E dispute form.

#### CHARGES TO YOUR CREDIT CARD

If the charge was to your credit card (not debit card, check card, or checking account), contact the credit card company as soon as possible to request a dispute form. Consumers usually have a little longer to dispute fraudulent credit card charges (up to 6 months), but it is better to act right away. In this type of situation, credit card disputes are usually successful since fraudulent companies often won't contest the disputed charge. In rare cases, credit card companies will review disputes, but refuse to reverse the charges. If this occurs, complain to a manager and let them know you will be filing a report here.

Remember... Don't let them get away with it! Make sure they make the Rip-off Report .. *The more Reports filed on a Company or individual, the more likely it is that the authorities, media and attorneys will want to take action.*

And good luck... Let us know how you do!

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Don't let them get away with it.™

Make sure they make the Rip-off Report!

We are not lawyers.

We are not a collection agency.

We are Consumer Advocates.

*...the victims' advocate*

**WE are Civil and Human Rights Activists**

**We are a Worldwide Consumer Reporting News Agency  
...by consumers, for consumers**

**CLICK HERE to read about Credit Card Scams... find out how to get your money back. \*Rip-off Report Investigation provides valuable information.**

**Company Search**

**If you would like to see more Rip-off Reports™ on Adaptive Marketing - AP9\*SHOPPINGESSENT, please use the search box below**

Adaptive Marketing - AP9\*SHOPPINGESSENT

**In order to assure the best results in your search:**

- *Keep the name short & simple, and try different variations of the name.*
- *Do not include ".com", "S", "Inc.", "Corp", or "LLC" at the end of the Company name.*
- *Use only the first/main part of a name to get best results.*
- *Only search one name at a time if Company has many AKA's.*

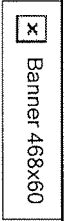
Click here to go to our advanced search page.

**REBUTTAL BOX  
MY COMPANY HAS BEEN REPORTED!  
HOW DO I RESPOND?**

Are you an owner, employee or ex-employee with either negative or positive information about the company or can you provide "insider information" on this company? Do you have a consumer suggestion on how to resolve this problem or how to avoid it in the future? ONLY these types of responses will be added to the filed report, and will be posted within 24 hours of receipt. Make your voice heard. Let them know your side, too! CLICK HERE to Send us your rebuttal on this specific report

only.  
or

\*\*\*If you are also a victim of the same company or person,  
**YOU NEED TO FILE YOUR OWN RIP-OFF REPORT.**  
[CLICK HERE to File your OWN Rip-Off Report](#)



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