

EXHIBIT B

Part XI

Pauline Duncan

From: customerservice@reservationrewards.com
Sent: Friday, February 20, 2004 9:35 AM
To: [REDACTED]
Subject: Membership Cancel and Refund Confirmation

Dear Member:

This notice confirms that your membership in Reservation Rewards has been cancelled and we have issued a refund of your membership fee. This refund will appear as a credit in your credit card account within the next 3-5 business days.

Your cancel confirmation number is: [REDACTED]

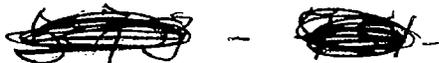
We are sorry to see you go and hope you reconsider becoming a member again in the future. Any money you've saved is yours to keep... and thank you for trying our service!

Please let us know if your request was resolved to your satisfaction. All responses submitted will go to our customer service director for review because your feedback is important to us.

If you would like to provide feedback, please click here. <http://www.member-center.com/feedback/feedback.asp?tid=7192264>

Sincerely,

The Reservation Rewards Team customerservice@reservationrewards.com
1-888-688-5995





217348

WWW Consumer Complaint Form

ComplaintKey: 32,679 Complaint Date: 8/14/2002

Name: Gail D. Jere e-mail: gjere@dworken-bernstein.com
 Address: 2550 Church St.
 City/State/Zip: Avon, OH 44011
 County: Lorain
 Home Phone: 440-934-4620 Business Phone: 216-861-4211

Complaint Name: travel-values.com
 Address: 101 MERRITT 7, 5th flr
 City/State/Zip: NORWALK, CT 06851
 County:
 Phone: 800-889-8746
 Product Service: travel service
 Date of Trans:
 Ad Attracted: No When: Where:
 Sales Person: Signed Contract: No MakingPayments:
 Amount Paid: \$48.00 Total Cost: unknown
 Dates Complained: 08/12/02 Whom did you complain: Amanda with Customer Service
 Contacted Agency: No
 Agency Description:

Private Attorney: No
 Name: Phone:
 Address:
 City/State/Zip:
 Over 60:

Complaint:

In May of 2002 I ordered flowers for my mother online at 1-800-Flowers.com. I considered 1-800-Flowers.com to be a reputable business as my husband and mother had previously used their services. Apparently when I received my confirmation of my order, I was automatically enrolled in a discount travel service called travel-values.com for 90 days. I have never used their service. After 90 days, they took money out of my checking account, based on information provided to them by 1-800-Flowers.com. So far, the amount is \$48.00. I have contacted Travel-values.com at 1-800-889-8746 and advised them that I did not order anything from them and was told that they would close my account with them and credit my checking account the \$48.00, however, this unexpected expense has now cost me an additional \$30.00 in bank charges because I did not have enough fund in my account to cover this charge. I never gave information to Travel-values.com and have never used their service. I have not yet received any credit from them. 1-800-Flowers.com did not have authority from me to give out my personal financial information. If, by accepting confirmation of my order with them, I somehow gave them authorization to release personal financial information, It would have been done deceptively. I would appreciate any assistance in this matter, and, moreover, I would like to see that this does not happen to any other consumer in the future. Thank you.

Satisfactory Solution:

I would like the refund of my money as well as any bank charges resulting from their unauthorized withdraw of funds from my checking account.

RECEIVED

291316

Gene Anstaett
771 Halle Dr.
Fayetteville, Ohio 45118

SEP 6 2005
ATTORNEY GENERAL
CONSUMER PROTECTION
August 22, 2005

RECEIVED
SEP 6 2005
ATTORNEY GENERAL
CONSUMER PROTECTION

Hi Scott:

I faxed you a note Friday. Well anyway getting to this \$79.98 disputed adjustment which was charged back to my account. WLI Reservation rewards company got into our bank account for three months and took out \$9.00 each month which we had no knowledge of until we looked at our bank account on the internet. When we took the deal we only gave our Capital account number to them. We then when to our bank and ask who was the people taking out the money without our okay (they had our banking tract number we found out). The bank was going to press charges against them. They told me to connect them 1 800-732-7031 and tell them what we had told the bank that we never gave them permission to take the money out of our account and how did they get the tracking number for our account (the bank is still investigating this still). I told them that if they didn't put the money back in I was going to sue them. They did put it back (but the question is how did they get the tracking number for our account).

We have thought about this for a long time and I'm going to see a lawyer about this and also, I'm thanking about suing Capital for the aggravation over this \$79.98 if you want to be a part of this company keeping on doing business with them. How many other people have they done this to. We are going to sent this letter to the Attorney General of Ohio for investigation of this company.

Thank you,

Gene Anstaett
Cell phone # 1-513-875-3148 Faxed to you 1-888-435-4217

Consumer Protection- Online Complaint Form

H0228544

Consumer Protection Division
Complaint Form Report


ATTORNEY GENERAL OF TEXAS
GREG ABBOTT

Today's Date: 11/28/2006 9:23:31
Date filed: 11/25/2006

Consumer's Information:

Name: Jigish Parikh
Address: 11602 Dorrance Lane

Home Phone: 973-931-3172

Work Phone:

City, State, Zip: Stafford, TX, 77477

Age: 20-

County: Fort_Bend

Supporting documents will be sent by: E-Mail

Business or individual complaint is filed against:

Business: WEBLOYALTY.COM
Address: 101 MERRITT 7 STE 7

Phone: 800-889-8776

Contact person at business:

City, State, Zip: NORWALK, CT, 06851

Website or E-mail address:

County: Fort_Bend

First contacted via: I responded to a Web site or e-mail solicitation

Contract Signed?

(other):

Original Amount: 10 \$

Solicitation in other language?

Amount paid: 0\$

Where transaction took place: Other

Payment Method:

(other): There was no transaction done by me.

Date of Payment:

Transaction Date(s):

Complained to business? No

If so, when? 11/25/06

Business' response? Did not answer the phone call.

Have you contacted another agency or attorney about this complaint? No

Name and Address of agency or attorney?

What action was taken by this agency or attorney?

Description of complaint:

I receive 10 \$ charge on my American Express gold card. I did not even visit the company website. I do not know how they got my credit card number. I have already talked to my creditor and they have assured me to look in to the fraud and reimburse my 10 \$ on my card. I believe this should not go unnoticed hence is this complaint. Thank you.

Transaction Details

[Learn how to dispute a charge](#)

Rewards Plus Gold Card - 93002 Transaction Detail

Transaction Date: 11/21/2006
Post Date: 11/21/2006
Transaction Description: SHOPPERDISCOUNT.COM 800-889-8776 CT
Charge: 800-889-8776 \$10.00
Merchant Address: WEBLOYALTY.COM
101 MERRITT 7 STE 7
NORWALK CT 06851-1060
USA
Merchant Type: SERVICE INTRNT VOL
Doing Business As: SHOPPERDISCOUNT.COM

[Back to Top](#)

If you wish to dispute this charge, close this window, and click on the [Dispute a Charge/Check Dispute Status](#) link on your statement.

Texas Office of the Attorney General
Consumer Protection Mediation Docket Summary

Complaint Information

Complaint: 206236 Updated by mep1 on 03/22/2006 @ 09:50 AM Analyst: Mary Ellen Perez - San Antonio

Age Category: Under 65

Method: Postal Mail-Complaint Form

Status: Closed

Substatus: Non-mediated

Restitution: \$0.00

Sup Docs: No

Referral:

By Agency:

Address:

To Agency: Attorney General of Connecticut

Address: Complaint Center , Hartford, CT 06106

Referral: 03/22/2006

Dates:

Acknowledged: 00/00/0000

Received: 03/10/2006

Closed: 03/21/2006

Retention: 04/01/2008

Opened: 00/00/0000

Summary: R debited C's account w/out authorization.

Complainant Information

Consumer: Bruce McMeans

Type: Consumer

Address: 303 River Road
La Vernia, TX 78121

Phone Home: 210-471-1486

Work 210-805-5507

Respondent Information

Company: Web Loyalty.com Inc. - Primary

SIC: 4193 - Internet Sales

Summary:

Contact: None provided - Primary

Title:

Phone: 203-846-3300

Branch:

Fax:

Address: 101 Merritt 7, Seventh Floor
Norwalk, CT 06851

Texas Office of the Attorney General
Consumer Protection Mediation Docket Summary

Correspondence Information

Letter: 404 Referral to Another Agency

Comment:

Name: Bruce McMeans

Type: Consumer

Printed: 03/22/2006

Response: 00/00/0000

Send: 03/23/2006

Tickle: 00/00/0000

Comment:

Consumer Protection- Online Complaint Form

206 236



RECEIVED

Consumer Protection Division
Complaint Form Report

MAR 10 2006

ATTORNEY GENERAL OF TEXAS
GREG ABBOTT

OFFICE OF THE ATTORNEY GENERAL
CONSUMER DIV/SAN ANTONIO

Today's Date: 3/9/2006 8:43:13
Date filed: 3/8/2006

Consumer's Information:

Name: Bruce McMeans
Address: 303 River Road

Home Phone: 210-471-1469
Work Phone: 210-805-5507
Age: 30-

City, State, Zip: La Vernia, TX, 78121
County: Wilson

Supporting documents will be sent by: US_Mail

Business or individual complaint is filed against:

Business: Web Loyalty . com Inc.
Address: 101 Merritt 7, Seventh floor

Phone: 203-846-3300
Contact person at business: None
Website or E-mail address:

City, State, Zip: Norwalk, CT, 06851
County: Not In Texas

First contacted via: Other
(other): I notice that I was being charged \$9.00 per month
Solicitation in other language?
Where transaction took place: Other
(other): Electronic withdrawn from my account
Transaction Date(s): every month for the last 2 years

Contract Signed?
Original Amount:
Amount paid: \$216
Payment Method: Cash
Date of Payment:

Complained to business? No
If so, when?
Business' response?
Have you contacted another agency or attorney about this complaint? No
Name and Address of agency or attorney?
What action was taken by this agency or attorney?

Description of complaint:

I noticed a \$9 charge on my last monthly statement. From "WLI rapid rewards" I investigated and found out that it may have come from a membership at classmates.com or fandango.com when I signed up with them. But I do not remember authorizing them to take out any money out of my checking account. I believe the company is disceptive and may be bilking millions from unsuspecting persons.

Print Record | Go To Last | Save Record | Find Record | QUIT | CONTACT NUMBER | 16130 | DONNA ONLY

Add New Record | Go to Previous Record | Go to Next Record

INITIAL INTAKE DATA-MUST BE COMPLETED

DATE OF CONTACT | 10/4/2006 | SENIOR INITIALS | DD

REFERRED BY | SELF | LEMON LAW OR AUTO?

NOT TELEMARKETING

NOT CONSUMER PROT-REFER TO

CATEGORY | INTERNET - AUCTIONS, EBAY, SALES

WAS TTY DEAF RELAY SYSTEM USED?

COMPANY/BUSINESS COMPLAINED ABOUT

CO NAME | SHOPPER DISCOUNTS & REWARDS

COMPANY DBA | DR. LEONARDS

REP

ADDRESS

CITY | ST | ZIP

PHONE | (800) 732-7031 X | 2ND PHONE

EMAIL OR WEB ADDRESS | www.onlinevaluepack.com

CONSUMER/CALLER INFO

FIRST NAME | BECKY | LAST NAME | RUFF

BUSINESS

THIS PERSON CALLED FOR CONSUMER

ADDRESS | 309 WASHINGTON

CITY | ANACONDA | ST | MT | ZIP | 59711

PHONE | (406) 563-9373 | WORK PHONE

CELL | EMAIL | BeckyRuff1952@aol.com

COMPLAINT INFO

DATE COMPLAINT RECEIVED FROM CONSUMER	INVESTIGATOR	DATE COMPLAINT SENT TO COMPANY
DATE ADDITIONAL LETTER SENT	2ND LETTER SENT DATE	
PREVENTIVE SAVINGS	3RD LETTER SENT CERTIFIED DATE	
MONETARY LOSS	ATTORNEY REFERRED DATE	
MONEY RECOVERED	DATE - COMPANY RESPONSE	
DATE RECOVERED		
DATE COMPLAINT CLOSED	INVESTIGATION PENDING <input type="radio"/>	
COMPLAINT SUMMARY	INVESTIGATION COMPLETE <input type="radio"/>	

ACTION

INFO SENT DATE | 10/4/2006

TLMKTNG REG/INFO REQUESTED

TLMKTNG APPLICATION SENT

COMPLAINT SENT # OF | 1

OTHER INFO SENT

ALSO REPORTED TO

PREVENTIVE SAVINGS

REPORTED FROM WEBSITE OR DIRECTED TO WEBSITE

FOLLOW UP FOLLOW UP NEEDED

FOLLOW UP DATE | FOLLOW UP BY |

WHAT FOLLOW UP

NO FURTHER CONTACT NEEDED

SUMMARY/ COMMENTS

Consumer emailed Cort and Cort directed her to website for a complaint as follows:
 -----Original Message----- From: Jensen, Cort Sent: Wednesday, October 04, 2006 9:54 AM To: 'BeckyRuff1952@aol.com' Cc: Van Nice, Thea; Frohreich, Carrie; Truax, Michelle Subject: RE: Website Comment The Montana Consumer Protection Office, located under the Attorney General, would love to have you fill out a complaint so we can get more information on this company. Hopefully, we will be able to stop this from happening to other people with your help. You can fill out the complaint form online at <http://doj.mt.gov/consumer/consumer/comsumercomplaint/complaintform.pdf> or call 1-800-481-6896 to talk to one of our investigators. Thank you for taking the time to email us, Cort Jensen, Assistant Attorney General Montana Department of Justice

-----Original Message----- From: BeckyRuff1952@aol.com [mailto:BeckyRuff1952@aol.com] Sent: Friday, September 15, 2006 11:09 AM To: Schweitzer, Brian; GOV Constituent Services Subject: Website Comment FormMail submitted from governor.mt.gov Name: Email: BeckyRuff1952@aol.com Subject: Website Comment recipientid: 1 FirstName: Becky LastName: Ruff Street: 309 Washington Street2: City: Anaconda State: MT ZipCode: 5971 Phone: 406-563-9373 Email: BeckyRuff1952@aol.com Comments: This company attached a cookie to my Dr. Leonard's payment page....and automatically withdrew from my bank account....

I have resolution, but I can't help but wonder how many others are having automatic withdrawals from their bank accounts without noticing....be advised that the telephone number is "inaccessible from Anaconda, Montana - going to the loan officer's desk at my bank, she connected me to another # (1-800-732-7031. Thank you for your time...This is for information only....I never joined this "program" and was unable to cancel online because I had no membership number.

This notice confirms that your Membership in Shopper Discounts & Rewards has been canceled as of 09/15/2006. Your cancel confirmation number is: 13801916.
 We have issued a refund of your Membership fee. This refund will appear as a credit to your account within the next 3-5 business days.

Print Record | Go To Last | Save Record | Find Record | QUIT
 Add New Record | Go to Previous Record | Go to Next Record

CONTACT NUMBER 7550 DONNA ONLY

INITIAL INTAKE DATA-MUST BE COMPLETED

DATE OF CONTACT 2/10/2004 SENIOR INITIALS DM

REFERRED BY ATTORNEY GEN LEMON LAW OR AUTO?
 NOT TELEMARKETING

NOT CONSUMER PROT-REFER TO

CATEGORY UNKNOWN

WAS TTY DEAF RELAY SYSTEM USED?

CONSUMER/CALLER INFO

FIRST NAME CANDY LAST NAME RANDALL

BUSINESS

THIS PERSON CALLED FOR CONSUMER

ADDRESS 904 IDLEWILDE COURT

CITY HELENA ST MT ZIP 59601

PHONE (406) 439-7970 WORK PHONE

CELL EMAIL

ACTION

INFO SENT DATE 2/10/2004

TLMKNG REG/INFO REQUESTED

TLMKNG APPLICATION SENT

COMPLAINT SENT # OF 1

OTHER INFO SENT

ALSO REPORTED TO

PREVENTIVE SAVINGS

REPORTED FROM WEBSITE OR DIRECTED TO WEBSITE

FOLLOW UP FOLLOW UP NEEDED

FOLLOW UP DATE FOLLOW UP BY

WHAT FOLLOW UP

NO FURTHER CONTACT NEEDED

COMPANY/BUSINESS COMPLAINED ABOUT

CO NAME RESERVATION REWARDS

COMPANY DBA

REP

ADDRESS 6 CORPORATE DRIVE SUITE 450

CITY SHELTON ST CT ZIP 06484

PHONE (800) 688-5995 X 2ND PHONE

EMAIL OR WEB ADDRESS

COMPLAINT INFO

DATE COMPLAINT RECEIVED FROM CONSUMER	INVESTIGATOR	DATE COMPLAINT SENT TO COMPANY
DATE ADDITIONAL LETTER SENT	2ND LETTER SENT DATE	
PREVENTIVE SAVINGS	3RD LETTER SENT CERTIFIED DATE	
MONETARY LOSS	ATTORNEY REFERRED DATE	
MONEY RECOVERED	DATE - COMPANY RESPONSE	
DATE RECOVERED		
DATE COMPLAINT CLOSED	INVESTIGATION PENDING <input type="radio"/>	
COMPLAINT SUMMARY	INVESTIGATION COMPLETE <input type="radio"/>	

SUMMARY/ COMMENTS

Attorney General forwarded attached email to us. Company somehow got consumer's checking account number and charged her \$7.00 out of her checking account. Company never had consumer's authorization.

Print Record | Go To Last | Save Record | Find Record

QUIT

CONTACT NUMBER

10957

DONNA ONLY

Add New Record | Go to Previous Record | Go to Next Record

<p>INITIAL INTAKE DATA-MUST BE COMPLETED</p> <p>DATE OF CONTACT 3/31/2005 SENIOR <input type="radio"/> INITIALS DD</p> <p>REFERRED BY SELF LEMON LAW OR AUTO? <input type="checkbox"/></p> <p>NOT TELEMARKETING <input checked="" type="checkbox"/></p> <p>NOT CONSUMER PROT-REFER TO </p> <p>CATEGORY INTERNET - AUCTIONS, EBAY, SALES</p> <p>WAS TTY DEAF RELAY SYSTEM USED? <input type="checkbox"/></p> <hr/> <p>CONSUMER/CALLER INFO</p> <p>FIRST NAME ANNA LAST NAME REBERG</p> <p>BUSINESS </p> <p>THIS PERSON CALLED FOR CONSUMER</p> <p>ADDRESS </p> <p>CITY ST ZIP </p> <p>PHONE WORK PHONE </p> <p>CELL EMAIL </p> <hr/> <p>ACTION</p> <p>INFO SENT DATE </p> <p>TLMKTNG REG/INFO REQUESTED <input type="checkbox"/></p> <p>TLMKTNG APPLICATION SENT <input type="checkbox"/></p> <p>COMPLAINT SENT <input type="radio"/> # OF </p> <p>OTHER INFO SENT </p> <p>ALSO REPORTED TO </p> <p>PREVENTIVE SAVINGS \$200.00</p> <p>REPORTED FROM WEBSITE OR DIRECTED TO WEBSITE <input type="radio"/></p> <hr/> <p>FOLLOW UP FOLLOW UP NEEDED <input type="radio"/></p> <p>FOLLOW UP DATE FOLLOW UP BY </p> <p>WHAT FOLLOW UP </p> <hr/> <p>NO FURTHER CONTACT NEEDED <input checked="" type="radio"/></p>	<p>COMPANY/BUSINESS COMPLAINED ABOUT</p> <p>CO NAME WLI RESERVATION REWARDS</p> <p>COMPANY DBA </p> <p>REP </p> <p>ADDRESS </p> <p>CITY ST ZIP </p> <p>PHONE X 2ND PHONE </p> <p>EMAIL OR WEB ADDRESS </p> <hr/> <p>COMPLAINT INFO</p> <table style="width:100%;"> <tr> <td>DATE COMPLAINT RECEIVED FROM CONSUMER</td> <td>INVESTIGATOR</td> <td>DATE COMPLAINT SENT TO COMPANY</td> </tr> <tr> <td>DATE ADDITIONAL LETTER SENT</td> <td>2ND LETTER SENT DATE</td> <td>3RD LETTER SENT CERTIFIED DATE</td> </tr> <tr> <td>PREVENTIVE SAVINGS</td> <td>\$200.00</td> <td>ATTORNEY REFERRED DATE</td> </tr> <tr> <td>MONETARY LOSS</td> <td></td> <td>DATE - COMPANY RESPONSE</td> </tr> <tr> <td>MONEY RECOVERED</td> <td></td> <td>INVESTIGATION PENDING <input type="radio"/></td> </tr> <tr> <td>DATE RECOVERED</td> <td></td> <td>INVESTIGATION COMPLETE <input type="radio"/></td> </tr> <tr> <td>DATE COMPLAINT CLOSED</td> <td></td> <td></td> </tr> </table> <p>COMPLAINT SUMMARY</p>	DATE COMPLAINT RECEIVED FROM CONSUMER	INVESTIGATOR	DATE COMPLAINT SENT TO COMPANY	DATE ADDITIONAL LETTER SENT	2ND LETTER SENT DATE	3RD LETTER SENT CERTIFIED DATE	PREVENTIVE SAVINGS	\$200.00	ATTORNEY REFERRED DATE	MONETARY LOSS		DATE - COMPANY RESPONSE	MONEY RECOVERED		INVESTIGATION PENDING <input type="radio"/>	DATE RECOVERED		INVESTIGATION COMPLETE <input type="radio"/>	DATE COMPLAINT CLOSED		
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DATE RECOVERED		INVESTIGATION COMPLETE <input type="radio"/>																				
DATE COMPLAINT CLOSED																						

SUMMARY/ COMMENTS

Consumer has an unauthorized charge of \$200.00 drawn against her debit card. She called phone number on statement and they said she signed up for it on the internet. She said she did not. Consumer will have bank do ACH reversal and get new account

65191

APRIL 23, 2003
RECEIVED
GENERAL

3:00 PM

CHARLES MCGINNIS
50 BENTLEY LANE
PORT DEPOSIT, MD. 21904
410 939-8688

DEAR CONSUMER PROTECTION

I HAVE A PROBLEM WITH CAPITAL ONE VISA THAT I CAN'T SEEM TO SOLVE. A LITTLE OVER A MONTH AGO I STARTED GETTING A CHARGE FOR SIX DOLLARS ON MY ACCOUNT FOR WLI TRAVEL VALUES. I HAVE NO IDEA HOW IT HAS GOTTEN ON MY ACCOUNT BUT I CAN'T STOP THE CHARGE FROM COMING BACK EACH MONTH. I CALLED CAPITAL ONE ABOUT THE PROBLEM WITH THIS CHARGE (TRAVEL VALUES) AND THEY SAID THEY WOULD TAKE IT OFF MY BILL. I SPOKE WITH SHAWN WHO IDENTIFIED HIMSELF AS ~~AN~~ EMPLOYEE # 0321. SHAWN ADVISED ME TO CALL TRAVEL VALUES TO STOP ANY FURTHER ~~CHARGE~~ CHARGES. I CALLED TRAVE VALUES AT 800-~~890~~-4892 AND SPOKE TO ROBERT C. ROBERT C. CLAIMS HE HAS NO RECORDS OF

ANY CHARGES BEING PLACED ON MY ACCOUNT, SINCE I HAD NO LUCK WITH CAPITAL ONE ABOUT GETTING THIS CHARGE OFF MY ACCOUNT I DECIDED TO CLOSE THE ACCOUNT BY ~~BY~~ TRANSFERRING THE BALANCE TO ANOTHER CREDIT CARD AND SIGNING PAPER WORK TO CLOSE THE CAPITAL ONE ACCOUNT. CAPITAL ONE REFUSES TO CLOSE THE ACCOUNT LIKE I HAVE REQUESTED. TO MAKE A LONG STORY SHORT I HAVE THE FOLLOWING COMPLAINTS AGAINST CAPITAL ONE.

- 1) CONTINUING TO PLACE A \$6.00 CHARGE ON MY ACCOUNT AFTER I CALLED TO INDICATE I NEVER PURCHASED ANYTHING AT TRAVEL VALLIES.
- 2) CAPITAL ONE REFUSES TO CLOSE MY ACCOUNT AS I REQUESTED (EVEN AFTER BEING PAID OFF TO A BALANCE OF ZERO)
- 3) I HAVE BEEN FORCED TO PAY \$6.00 CHARGES SO I CAN AVOID ANY LATE FEES.

THANK YOU

Charles McSinn

CHARLES MCGINNIS
50 BENTLEY LANE
PORT DEPOSIT, MD. 21904
410 939-8688 EVENING
410 790-9253 DAY CELL

P.S. ENCLOSED IS A COPY OF A LETTER I RECEIVED FROM CAPITAL ONE. I RECEIVED THIS LETTER SEVERAL DAYS AFTER SPEAKING TO SHAWN (EMPLOYEE # 0321). IF CAPITAL ONE WOULD TAKE THE CHARGES FROM TRAVEL VALUES OFF MY ACCOUNT LIKE THEY SAID THEY WOULD MY BALANCE WOULD BE ZERO.

THANK YOU
Charles McGinnis

NOTE: A COPY OF THIS LETTER WILL BE SENT TO CAPITAL ONE.



Capital One Services, Inc.
P.O. Box 26030
Richmond, VA 23260-6030

RIVERSIDE VENDING
CHARLES B MCGINNIS
50 BENTLEY LN
PORT DEPOSIT MD 21904

March 11, 2003

RE: 4115071926043600
CREDITOR: Capital One, F.S.B.

Dear RIVERSIDE VENDING,

Thank you for your recent inquiry to the Card Center.

Per your request, we have designated the above account to be closed when it reflects a zero balance. As of 03/11/2003, your account reflects a balance of \$6.00.

Please be advised that this balance may not be the payoff amount for your account. Please contact our office for the payoff amount.

If you have any further questions, please contact our office.

Very Truly Yours,

A handwritten signature in cursive script that reads "Peter A. Schnall".

Peter A. Schnall
Executive Vice President





Save 10%



Respond today! You'll save 10%
and have Hickory Farms
delivered right to your door!

RIVERSIDE VENDING-

**Save on all of the Hickory Farms products
you know and love without leaving home!**

For over 50 years, Hickory Farms has been a tradition in gift giving. That's because they offer the freshest, most innovative gourmet specialty foods, plus timeless classics. And their delicious assortments of award-winning products are easy to give and always delicious to receive.

**Simply visit www.hickoryfarms.com
or call toll free 1-800-288-7327**

Please mention the offer code H24EANV4 to get this discount.
This offer expires 06/30/03.



PLATINUM VISA ACCOUNT
4115-0719-2604-3600

JAN 17 - FEB 16, 2003
Page 1 of 1

Account Summary

Previous Balance	\$0.00
Payments, Credits and Adjustments	\$0.00
Transactions, including Monthly Bills	\$6.00
Finance Charges	\$0.00

New Balance	\$6.00
Minimum Amount Due	\$6.00
Payment Due Date	March 15, 2003

Total Credit Line	\$500
Total Available Credit	\$494.00
Credit Line for Cash	\$500
Available Credit for Cash	\$494.00

At your service

To call Customer Relations or to report a lost or stolen card:
1-800-867-0904

Visit www.capitalone.com today to manage your account online
and receive valuable offers.

Send payments to:
Attn: Remittance Processing
Capital One Services
P.O. Box 85184
Richmond, VA 23285-5184

Send inquiries to:
Capital One Services
P.O. Box 85015
Richmond, VA 23285-5015

Payments, Credits and Adjustments

Monthly Bills and Related Expenses

1	20 JAN WLI*TRAVELVALUES 800-890-4892 CT	\$6.00
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Register today at www.capitalone.com to access your account online. Your FREE access will allow you to pay your bill online, check your balance and view your statement. It's quick, easy and secure!

Finance Charges

Please see reverse side for important information

	Balance rate applied to	Periodic rate	Corresponding APR	FINANCE CHARGE
PURCHASES	\$0.00	.04145% P	15.13%	\$0.00
CASH	\$0.00	.04145% P	15.13%	\$0.00

ANNUAL PERCENTAGE RATE applied this period 0.00%

▼ PLEASE RETURN PORTION BELOW WITH PAYMENT. ▼

Protect your greatest investment—your small business.

Here's how Payment Protection can help!



- pays the minimum monthly payment on your Visa® Business account if you are hospitalized, become temporarily disabled due to an accident or illness, or experience a hardship such as a natural disaster or theft.
- pays off your account, up to \$10,000, in the event of death or permanent disability.
- costs just \$0.79 per \$100 of your monthly balance.
- **ENROLL TODAY!**

See reverse for enrollment information →



PLATINUM VISA ACCOUNT
4115-0719-2604-3600

FEB 17 - MAR 16, 2003
Page 1 of 1

Account Summary

Previous Balance	\$6.00
Payments, Credits and Adjustments	\$6.00
Transactions, including Monthly Bills	\$6.00
Finance Charges	\$.00
New Balance	\$6.00
Minimum Amount Due	\$6.00
Payment Due Date	April 16, 2003
Total Credit Line	\$500
Total Available Credit	\$494.00
Credit Line for Cash	\$500
Available Credit for Cash	\$494.00

Payments, Credits and Adjustments

1	17 FEB	CREDIT ADJUSTMENT	\$6.00-
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Monthly Bills and Related Expenses

2	19 FEB	WLI*TRAVELVALUES 800-890-4892 CT	\$6.00
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Your request to close your account has been received. Your account will be closed when it reaches a \$0 balance. Until then, you will continue to receive statements and must continue to make payments. All terms and conditions of the account will apply while a balance remains. Please remember to cut your cards and cancel all charges which automatically bill to your account.

Register today at www.capitalone.com to access your account online. Your FREE access will allow you to pay your bill online, check your balance and view your statement. It's quick, easy and secure!

At your service

To call Customer Relations or to report a lost or stolen card:
1-800-867-0904

Visit www.capitalone.com today to manage your account online and receive valuable offers.

<p>Send payments to: Attn: Remittance Processing Capital One Services P.O. Box 85184 Richmond, VA 23285-5184</p>	<p>Send inquiries to: Capital One Services P.O. Box 85015 Richmond, VA 23285-5015</p>
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Finance Charges

Please see reverse side for important information

	Balance rate applied to	Periodic rate	Corresponding APR	FINANCE CHARGE
PURCHASES	\$.00	.04134% F	15.09%	\$.00
CASH	\$.00	.04134% F	15.09%	\$.00

ANNUAL PERCENTAGE RATE applied this period 0.00%

▼ PLEASE RETURN PORTION BELOW WITH PAYMENT. ▼

Account Summary

Previous Balance	\$6.00
Payments, Credits and Adjustments	\$6.00
Transactions, including Monthly Bills	\$6.00
Finance Charges	\$0.00
New Balance	\$6.00
Minimum Amount Due	\$6.00
Payment Due Date	May 16, 2003
Total Credit Line	\$500
Total Available Credit	\$494.00
Credit Line for Cash	\$500
Available Credit for Cash	\$494.00

At your service

To call Customer Relations or to report a lost or stolen card:
1-800-867-0904

Visit www.capitalone.com today to manage your account online and receive valuable offers.

Send payments to:
 Attn: Remittance Processing
 Capital One Services
 P.O. Box 85184
 Richmond, VA 23285-5184

Send inquiries to:
 Capital One Services
 P.O. Box 85015
 Richmond, VA 23285-5015

Payments, Credits and Adjustments

1	24 MAR	PAYMENT RECEIVED - THANK YOU	\$6.00-
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Monthly Bills and Related Expenses

2	21 MAR	WLT*TRAVELVALUES 800-890-4892 CT	\$6.00
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Your request to close your account has been received. Your account will be closed when it reaches a \$0 balance. Until then, you will continue to receive statements and must continue to make payments. All terms and conditions of the account will apply while a balance remains. Please remember to cut your cards and cancel all charges which automatically bill to your account.

Auto Rental Insurance: Coverage for collision damage or theft with card purchase of rental.*
 Purchase Security with Extended Protection: 90-day theft or damage protection on most card purchases and doubles the manufacturer's written U.S. warranty up to one year on warranties of three years or less.* Go to www.visa.com/benefits or call 1-800-955-7070 now for complete benefit information. *Certain restrictions and conditions apply.

Register today at www.capitalone.com to access your account online. Your FREE access will allow you to pay your bill online, check your balance and view your statement. It's quick, easy and secure!

Finance Charges

Please see reverse side for important information

	Balance rate applied to	Periodic rate	Corresponding APR	FINANCE CHARGE
PURCHASES	\$0.00	.04132% F	15.08%	\$0.00
CASH	\$0.00	.04132% F	15.08%	\$0.00

ANNUAL PERCENTAGE RATE applied this period 0.00%

▼ PLEASE RETURN PORTION BELOW WITH PAYMENT. ▼



0000000 7 4115071926043600 16 0006000006000006002

Please print mailing address and/or e-mail changes below using blue or black ink.

Street _____ Apt. # _____
 City _____ State _____ ZIP _____
 Home Phone _____ Alternate Phone _____
 Email Address _____@_____

New Balance	\$6.00
Minimum Amount Due	\$6.00
Payment Due Date	May 16, 2003

Total enclosed \$
 Account Number: 4115-0719-2604-3600

#9010710579103873# MAIL ID NUMBER
 RIVERSIDE VENDING
 CHARLES B MCGINNIS
 50 BENTLEY LN
 PORT DEPOSIT MD 21904-1473

Capital One, F.S.B.
 P.O. Box 85184
 Richmond, VA 23285-5184

014692
 052086

Please write your account number on your check or money order made payable to Capital One, F.S.B. and mail in the enclosed envelope.

RECEIVED

AUG 18 2003

SALISBURY-CPD

August 3, 2003

Charles B. McGinnis

Case Number#

65191-ES-526

65191-ES-526

Dear Consumer Protection,

I am still receiving charges from Travel Values Plus on my Capital One account. Like I explained before I never ordered anything from Travel Values or recieved anything from Travel Values other than a bill on my credit card. Some how Travel values got my credit card number and are putting charges on my account. This is a credit card theft being done by Travel Values and I am suprised Capital One cuntinues to accept these fraudulent charges.

Also, I am sending the refund check of \$30.00 payable to Riverside Vending back to Capital One. Since the charges are false I paid the bill from my personal account. The refund check should be payable to Charles B. McGinnis. I am paying this bill to Capital One under protest and expect to be reimbursed after this matter is resolved.

I read over the paperwork about the explanation from Travel Values and what concerns me is they have not given any verification of my E-mail address or screen name.

Also, Capital One refuses to close this account as I have requested numerous times. It would be nice if someone from Capital One would call me and discuss this matter.

THANK YOU
Charles B. McGinnis

53221

IFCC COMPLAINT REFERRAL FORM

The following information was provided by the victim and may be forwarded to the appropriate law enforcement or regulatory agencies.

Credit/Debit Cards
\$0.00

Complaint ID: I01121822215269
Date of Complaint: 12/18/01 10:21:00 PM

Complainant Information

Last Name: Vik
First Name: John
Date of Birth: 06/18/1953
Business: N
Gender: M
Phone Number: 6173475068
Email Address: sverige334@prodigy.net
Street 1: po 858
City: westford
Live in City Limits: Y
State: MA
State Name: Massachusetts
Zip: 01886
Country: USA
Country Name: United States of America
Has Documents: N
Is Online Fraud: Y
Local LEA: ?? police dept.
Contact Information: sverige334@prodigy.net

2007-12-18 10:21:00 AM

Alleged Perpetrator Information

Business: Y
Business Name: ShoppersDiscount.com
URL: ShoppersDiscount.com
Gender: U
Phone Number: 8884011369
Email Address: doesn't work
Street 1: 4501 forbes blvd
City: lanham
State: MD
State Name: Maryland
Zip: 20706
Country: USA
Country Name: United States of America

Additional Complaint Information

Complaint Information: This company said if I didn't cancel the account I had with them they would charge my credit card with a payment in 30 days. They don't answer the phone to cancel it, and their website doesn't work so you