

# EXHIBIT B

## Part VII

**O'Hearne, Carla (ATG)**

---

**From:** Nord40@aol.com  
**Sent:** Monday, July 17, 2006 11:29 AM  
**To:** ATG MI Cyber CRC 1  
**Subject:** Re: A notice from the Washington State Attorney General's Office #59121

Thank you very much. I have just received an email from this company stating that they will refund all money I have paid them since October 2005. That is great news. So, for my concern, I am satisfied. But, there are thousands of others who are signing up unwittingly.

Thank you!  
Jo Ann Schow

In a message dated 7/17/2006 10:21:42 AM Pacific Daylight Time, CCRC1@ATG.WA.GOV writes:

**Subj: A notice from the Washington State Attorney General's Office #59121**  
**Date:** 7/17/2006 10:21:42 AM Pacific Daylight Time  
**From:** CCRC1@ATG.WA.GOV  
**To:** nord40@aol.com  
*Sent from the Internet*

Monday, July 17, 2006

Jo Ann Schow

re: Respondent : Webloyalty.com, Inc  
File Number : 59121

Dear Sir or Madam:

Your complaint to the Consumer Protection Division regarding Webloyalty.com, Inc has been assigned to me. I will contact the business for its response to your complaint and will then contact you. Normal handling of complaints takes about three weeks, although many businesses do make prompt adjustment of valid complaints.

If the business does not respond or declines to adjust your complaint, this office cannot require it to do so, nor does the Consumer Protection Act give us permission to act as your private attorney. Our office brings lawsuits in the name of the State of Washington against businesses for violating the Consumer Protection Act. Because both staff and budget are limited, only cases that involve the greatest harm to the public can be prosecuted.

It is our goal to protect consumers from deceptive Internet practices and other Internet crimes. Our website is a valuable source of information regarding citizen awareness on the Internet. To learn how to better protect yourself and your family, visit our website at <http://www.atg.wa.gov>. You may also wish to look at the Federal Trade Commission's website at <http://www.ftc.gov>.

In order to educate consumers concerning recommended Internet practices, we offer the following five suggestions to help make your Internet experiences safe and enjoyable.

1) Just as with transactions in the non-Internet world, never give your credit card number unless you intend to make a purchase.

2) Never use debit cards on-line. Credit cards are a much safer option because debit cards allow the person receiving your information to have direct access to the cash in your personal bank account.

3) Read all site disclaimers and policies very carefully before making a purchase or entering your credit card number. Many sites require customers to click to other pages or scan to the bottom of the page in order to receive full information regarding site policies.

4) Be careful about giving personal information on-line. Remember, you do not know who is receiving this information or how they intend to use it.

5) Before making an on-line purchase, ask yourself: "Is this offer too good to be true?" If the answer is yes, it may be because the offer is not really as good as it sounds. We recommend thinking twice before accepting such an offer.

Thank you for bringing this matter to our attention. If the office is unable to resolve this complaint, I will inform you of alternatives. If you need to contact me, please reply to this message, making certain that our file number, 59121 appears as the first item in the subject heading.

This email transmission is intended only for the addressee shown above. It may contain information that is privileged, confidential, or otherwise protected from disclosure. Any review, dissemination, or use of this transmission or its contents by persons other than the addressee is strictly prohibited. If you have received this transmission in error, please notify us immediately by response email at the above address.

Sincerely,

Charis Hnin  
Complaint Analyst  
ccrc1@atg.wa.gov

35606:59121:C500:72

**FILE COPY**

IN THE MATTER OF: )  
 )  
WEBLOYALTY.COM INC. )  
 )  
 )  
 )  
 )  
 )  
RE: Our File No. 040398.001 )

NOTICE OF RECEIPT  
OF COMPLAINT

.....  
TO: WEBLOYALTY.COM INC., 101 MERRITT 7, SUITE 7, NORWALK, CT 06851-1060


The Consumer Protection and Antitrust Division of this office is in receipt of a complaint from a consumer with reference to your operation. Enclosed please find a copy of the complaint as filed with this office.

Pursuant to the authority granted to this office in N.D.C.C. § 51-15-04, commonly referred to as the Consumer Fraud Law, you are requested to respond to this Notice of Receipt of Complaint, a statutory Order to Produce Information, in writing and in affidavit form within ten (10) days of receipt of the complaint.

We request that your response to the complaint include any defenses that you may wish to present to the complainant's allegations and a statement as to your intentions with regard to the resolution of this complaint. Please include copies of all relevant documents.

Thank you for your consideration. We hope to receive a response within the next ten (10) days.

Dated this 28 day of September, 2004.

  
\_\_\_\_\_  
Torlya Hetzler, Investigator  
Consumer Protection & Antitrust Division  
Office of Attorney General  
4205 State Street  
PO Box 1054  
Bismarck, ND 58502-1054  
Telephone (701) 328-3404  
Facsimile (701) 328-5568



**FILE CO**



STATE OF NORTH DAKOTA  
**OFFICE OF ATTORNEY GENERAL**

STATE CAPITOL  
600 E BOULEVARD AVE DEPT 125  
BISMARCK, ND 58505-0040  
(701) 328-2210 FAX (701) 328-2226  
www.ag.state.nd.us

Wayne Stenehjem  
ATTORNEY GENERAL

No. 040398.001

September 28, 2004

Mr. Lanny Duhamel  
[REDACTED]  
[REDACTED]

Dear Mr. Duhamel:

This letter acknowledges receipt of your complaint against Webloyalty.com Inc.. We have written that business enterprise requesting its response. **Tonya Hetzler** has been assigned to review/mediate your complaint, and will contact you when a response from the business has been received and reviewed.

Please keep us informed of any further contacts you have with this business or its employees concerning this matter. The Consumer Protection Division can be reached at 701-328-3404 or toll-free in North Dakota at 1-800-472-2600. To facilitate working toward a satisfactory resolution, it is important you promptly inform **Tonya Hetzler** of any developments.

Sincerely,

Parrell D. Grossman, Director  
Consumer Protection & Antitrust Division  
Office of Attorney General  
4205 State Street  
PO Box 1054  
Bismarck, ND 58502-1054  
Telephone (701) 328-3404  
Facsimile (701) 328-5568

lkh



**CONSUMER COMPLAINT**  
 OFFICE OF ATTORNEY GENERAL - CONSUMER PROTECTION DIVISION  
 SFN 7418 (Rev. 11-2000)

Name of Person or Firm Complained Against <i>WLI* RESERVATION REWARDS</i>		
Address <i>UNKNOWN</i>		
City <i>UNKNOWN</i>	State	Zip Code
Telephone Number (Include Area Code) <i>588-685495</i>		

Your Name <i>LANNY DUHAMEL</i>			
Address [REDACTED]			
City [REDACTED]	State [REDACTED]	Zip Code [REDACTED]	
Home Telephone Number [REDACTED]		Work Telephone Number [REDACTED]	
Cell Phone Number [REDACTED]	Age [REDACTED]	Sex [REDACTED]	Race [REDACTED]

When filling out this form, please keep in mind that a copy of this complaint form may be forwarded to the party or firm complained against. (PLEASE DO NOT COMPLETE FORM IN PENCIL)

Date of Transaction <i>JAN. thru AUG. 2004</i>	Product or Service Involved <i>UNKNOWN</i>
Amount of money you have already paid: \$ <i>42.00</i>	Amount of money person or firm says you still owe: \$ <i>0</i>
How would you like to have your complaint resolved? <i>RECEIVE REFUND AND PREVENT THIS COMPANY FROM COMMITTING FRAUD ON OTHER NORTH DAKOTA RESIDENTS. (I REALIZE THIS ISN'T A LARGE AMOUNT OF MONEY BUT I WONDER HOW MANY OTHER N.D. RESIDENTS ARE GETTING SKAMMED BY THIS COMPANY.)</i>	
FIRST CONTACT BETWEEN YOU AND PERSON OR FIRM (CHECK THE MOST APPROPRIATE ANSWER)	WHERE DID THE TRANSACTION TAKE PLACE? (CHECK THE MOST APPROPRIATE ANSWER)
<input type="checkbox"/> I contacted or went to the firm's regular place of business. <input type="checkbox"/> The firm contacted me in person at my home or place of work. <input type="checkbox"/> I contacted or went to the firm's temporary place of business. <input type="checkbox"/> I received a telephone call from the firm. <input type="checkbox"/> I responded to a radio/TV ad. <i>NONE</i> <input type="checkbox"/> I responded to a written advertisement. <input type="checkbox"/> I received information in the mail from the firm. <input type="checkbox"/> Yellow pages of telephone book.	<input type="checkbox"/> At the firm's place of business. <input type="checkbox"/> At my home. <input type="checkbox"/> Away from the firm's place of business (for example, at your place of employment, etc.). <input type="checkbox"/> Over the telephone. <input type="checkbox"/> By mail. <input checked="" type="checkbox"/> There was no transaction.
Did you sign a contract or written agreement?	<input checked="" type="checkbox"/> NO <input type="checkbox"/> YES -- If "YES" attach a copy
Did you receive a contract or a receipt?	<input checked="" type="checkbox"/> NO <input type="checkbox"/> YES -- If "YES" attach a copy
Name of person(s) with whom you dealt, if any. <i>NONE</i>	
Have you contacted a private attorney or another agency?	<input checked="" type="checkbox"/> NO <input type="checkbox"/> YES -- If "YES", identify below.
Is court action pending or completed?	<input checked="" type="checkbox"/> NO <input type="checkbox"/> YES -- If "YES", what was the result?

CONTINUE WITH EXPLANATION ON OTHER SIDE OF FORM

044837

CONSUMER COMPLAINT - CONTINUED SFN 7-1.d (Rev. 11-2000)

**EXPLANATION OF TRANSACTION**

Explain the facts and circumstances of the fraud, deception or misrepresentation fully and specifically. If you need more room, use additional sheets of paper and attach to Complaint.

In January 2004 I received a charge for \$7.00 on my Fleet Credit Card. I thought my wife had ordered something so I didn't think anything was wrong until it showed up on the next bill. I asked her about it and she didn't have a clue. I called the number behind the charge and got an automated phone system asking for my customer reference number. Since I had never dealt with them I entered my credit card # but was informed that it was not valid. I disputed the charge with the Credit Card Company explaining that we had no idea what service this company was providing or how they got our credit card numbers. They charged and credited \$7.00 on my June bill but then it appeared again the next month. (enclosed) I finally sent a letter with my bill telling them to cancel my credit card because that was apparently the only way to get rid of these charges.

I also did a search on the internet to see if I could cancel this service that I wasn't getting but was unsuccessful. However, the search did show how many desquintated people there are out there getting skammed by this company.

*Tony Durham*

The statements contained in this complaint are true and accurate to the best of my knowledge. I wish to file a complaint against the party named. I understand the Consumer Protection and Antitrust Division in not permitted to engage in the private practice of law, and therefore is not my lawyer or legal representative. I am, however, filing this complaint to notify the Consumer Protection and Antitrust Division of the activities of the person/firm about which I have a complaint. (Complaint forms not signed will be returned)

Date \_\_\_\_\_ Signature \_\_\_\_\_

**ATTACH THE FOLLOWING TO THE COMPLAINT**

- 1 - Copy of any contract or written agreement.
- 2 - Copy of any receipt.
- 3 - Copy of any cancelled check or other proof of payment.
- 4 - Copy of any written advertisement.
- 5 - Copy of any correspondence.
- 6 - Copy of any other related documents.

Thank you for taking the time to complete this Consumer Complaint form. The information you have provided will help us in our efforts to resolve your consumer problem.

**SEND TO:**

CONSUMER PROTECTION DIVISION  
Office of Attorney General  
4205 State Street  
PO Box 1054  
Bismarck ND 58502-1054

Office of Attorney General  
**RECEIVED**

SEP 22 2004

Consumer Protection  
Bismarck North Dakota

Wayne Stenehjem  
ATTORNEY GENERAL



Points Available

810

**A RECORD OF YOUR CHARGES AND CREDITS**

Transaction Date	Posting Date	Reference Number	Transaction Description	Credits	Charges
12/10	12/12	2441295AS85RBJLVH	BASS PRO ONLINE 800-227-7776 MO		127.50
12/11	12/12	2469216AT00AEKBHA	BRY*BRY HOME TEL ORD 800-528-5156 IN		65.98
12/12	12/12	2439900AVSAJ99J2S	KMART 00047043 DEVILS LAKE ND		68.51
12/14	12/14	2439900AXSAJ99L2R	KMART 00047043 DEVILS LAKE ND		108.69
12/28	12/28	7415214BA25EAHLND	PAYMENT THANK YOU WILMINGTON DE	3,265.00	
12/29	12/29	7442887BQ31XMXD2E	CASH ADVANCE CK# 1514 WILMINGTON DE		800.00
01/02	01/02	2461043QK03TOPB23	SPIEGEL*45207455 800-474-5555 IL		216.95
01/02	01/04	7461043QK03TDR51S	SPIEGEL*45207455 800-474-5555 IL	69.00	
01/05	01/05	2414203QNWFQWQRJ	WLF*RESERVATIONREWARDS.CO888-6885995 CT		7.00
01/13	01/13	*FINANCE CHARGE*	PURCHASES \$0.00 CASH ADVANCE \$36.48		36.48
For information on your account or to reach Fleet's Customer Service: 1-800-492-2500 <a href="http://mycard.fleet.com">http://mycard.fleet.com</a> PO BOX 15480 WILMINGTON DE 19850-5480			<b>SUB TOTAL</b> 1,431.11 <b>CREDITS</b> 3,334.00 <b>PREVIOUS BALANCE</b> + 3,269.27 <b>NEW BALANCE</b> \$1,366.38		

	Average Daily Balance	Nominal Annual Percentage Rate	Daily Periodic Rate	FINANCE CHARGE	
				Due to Daily Periodic Rate	Transaction Fees
PURCHASES	\$0.00	14.99%	.04106%	\$0.00	\$0.00
CASH ADVANCES	\$0.00	19.80%	.05424%	\$0.00	\$0.00
CASH PROMOTION	\$1,191.08	2.90%	.00794%	\$3.12	\$0.00
CASH PROMOTION	\$388.18	3.90%	.01068%	\$1.36	\$32.00

**ANNUAL PERCENTAGE RATE** for purchases and balance transfers (includes any finance charge fees): 14.990%  
**ANNUAL PERCENTAGE RATE** for cash advances (includes any finance charge fees): 21.986%  
 If you have a variable rate account, your periodic rates may vary.

**START 2004 BY PROTECTING YOUR FLEET CREDIT CARD ACCOUNT AND CREDIT RATING WITH PROTECTOR PLUS. TO ENROLL, JUST INITIAL THE PAYMENT COUPON BEFORE RETURNING YOUR PAYMENT, OR CALL 1-800-492-2500 TODAY, AND YOU WILL HAVE ONE LESS THING TO WORRY ABOUT IF YOU BECOME DISABLED.**

SEE REVERSE SIDE FOR IMPORTANT INFORMATION

A RECORD		OUR CHARGES AND CREDITS											
Transaction Date	Posting Date	Reference Number	Transaction Description	Credits	Charges								
02/03	02/03	7415214DJ2SDNS7VN	PAYMENT THANK YOU WILMINGTON DE	140.00									
02/05	02/05	2414203DMWEZQ5AAY	WLI*RESERVATIONREWARDS.CO888-6885995 CT		7.00								
02/06	02/06	2405524DM002JJSAH	BIG AL'S AUTO MNTNC DEVIL'S LAKE ND		122.80								
02/06	02/06	2439900DNSAJ90474	KMART 00047043 DEVILS LAKE ND		42.75								
02/08	02/08	2439900DRSAJ9066R	KMART 00047043 DEVILS LAKE ND		89.45								
02/11	02/11	*FINANCE CHARGE*	PURCHASES \$6.92 CASH ADVANCE \$2.49		9.41								
For information on your account or to reach Fleet's Customer Service: 1-800-492-2500 <a href="http://mycard.fleet.com">http://mycard.fleet.com</a> PO BOX 15480 WILMINGTON DE 19850-5480			<table border="1"> <tr> <td>SUB-TOTAL</td> <td>271.41</td> </tr> <tr> <td>CREDITS</td> <td>- 140.00</td> </tr> <tr> <td>PREVIOUS BALANCE</td> <td>+ 1,366.38</td> </tr> <tr> <td>NEW BALANCE</td> <td>\$1,497.79</td> </tr> </table>			SUB-TOTAL	271.41	CREDITS	- 140.00	PREVIOUS BALANCE	+ 1,366.38	NEW BALANCE	\$1,497.79
SUB-TOTAL	271.41												
CREDITS	- 140.00												
PREVIOUS BALANCE	+ 1,366.38												
NEW BALANCE	\$1,497.79												

	Average Daily Balance	Nominal Annual Percentage Rate	Daily Periodic Rate	FINANCE CHARGE	
				Due to Daily Periodic Rate	Transaction Fees
PURCHASES	\$581.27	14.99%	.04106%	\$6.92	\$0.00
CASH ADVANCES	\$2.17	19.80%	.05424%	\$0.04	\$0.00
CASH PROMOTION	\$0.00	19.80%	.05424%	\$0.00	\$8.00
CASH PROMOTION	\$792.10	3.90%	.01068%	\$2.45	\$0.00

**ANNUAL PERCENTAGE RATE** for purchases and balance transfers (Includes any finance charge fees): 14.99%  
**ANNUAL PERCENTAGE RATE** for cash advances (Includes any finance charge fees): 3.946%  
 If you have a variable rate account, your periodic rates may vary.

**START 2004 BY PROTECTING YOUR FLEET CREDIT CARD ACCOUNT AND CREDIT RATING WITH PROTECTOR PLUS. TO ENROLL, JUST INITIAL THE PAYMENT COUPON BEFORE RETURNING YOUR PAYMENT, OR CALL 1-800-492-2500 TODAY, AND YOU WILL HAVE ONE LESS THING TO WORRY ABOUT IF YOU BECOME DISABLED.**

SEE REVERSE SIDE FOR IMPORTANT INFORMATION

**A RECORD C JUR CHARGES AND CREDITS**

Transaction Date	Posting Date	Reference Number	Transaction Description	Credits	Charges
03/05	03/05	2414203EKWFK8KDV3	WLI*RESERVATIONREWARDS.CO888-6885995 CT		7.00
03/05	03/05	7415214EH2SE7WTSE	PAYMENT THANK YOU WILMINGTON DE	110.00	
03/11	03/11	*FINANCE CHARGE*	PURCHASES \$9.56 CASH ADVANCE \$2.09		11.65
For information on your account or to reach Fleet's Customer Service: 1-800-492-2500 <a href="http://mycard.fleet.com">http://mycard.fleet.com</a> PO BOX 15480 WILMINGTON DE 19850-5480			SUB TOTAL 18.65 CREDITS 110.00 PREVIOUS BALANCE + 1,497.79 NEW BALANCE \$1,406.44		

	Average Daily Balance	Nominal Annual Percentage Rate	Daily Periodic Rate	FINANCE CHARGE	
				Due to Daily Periodic Rate	Transaction Fees
PURCHASES	\$803.43	14.99%	.04106%	\$9.56	\$0.00
CASH ADVANCES	\$0.03	19.80%	.05424%	\$0.00	\$0.00
CASH PROMOTION	\$0.00	19.80%	.05424%	\$0.00	\$0.00
CASH PROMOTION	\$675.09	3.90%	.01068%	\$2.09	\$0.00

**ANNUAL PERCENTAGE RATE** for purchases and balance transfers (includes any finance charge fees): 14.990%  
**ANNUAL PERCENTAGE RATE** for cash advances (includes any finance charge fees): 3.900%  
 If you have a variable rate account, your periodic rates may vary.

**TWO MINUTES IS ALL IT TAKES TO HELP PROTECT YOUR FAMILY'S FINANCIAL SECURITY! BY ENROLLING IN PROTECTOR PLUS YOUR FLEET CREDIT CARD ACCOUNT AND CREDIT RATING WILL BE PROTECTED. TO ENROLL, JUST INITIAL YOUR REMIT FORM BEFORE RETURNING YOUR PAYMENT, OR CALL 1-800-492-2500 TODAY!**

SEE REVERSE SIDE FOR IMPORTANT INFORMATION

Points Available

1,649

**Sharing of Information Within the Bank of America Family of Companies**

The Fleet and Bank of America organizations have merged, and Fleet is now part of the Bank of America family of companies. These companies include *Bank of America, N.A.; Fleet National Bank; Columbia Management Group; Fleet Credit Card Services; Quick and Reilly, Inc.; BACAP Distributors, LLC; Banc of America Capital Management, LLC; HomeFocus Services, LLC; and other members of the Bank of America family of companies.* Fleet may share information about you with the Bank of America family of companies consistent with your privacy preferences.

**A RECORD OF YOUR CHARGES AND CREDITS**

Transaction Date	Posting Date	Reference Number	Transaction Description	Credits	Charges												
04/05	04/05	2414203FHWF5YBN0	WLI*RESERVATIONREWARDS.CO888-6885995 CT		7.00												
04/05	04/05	2441800FH2SB93L3V	GORDMANS #6 GRAND FORKS ND		50.02												
04/05	04/05	2449280FHEXNGSNYZ	EDDIE BAUER 0393 GRAND FORKS ND		41.63												
04/05	04/05	7415214FG2SQPNRR3	PAYMENT THANK YOU WILMINGTON DE	80.00													
04/12	04/12	*FINANCE CHARGE*	PURCHASES \$10.98 CASH ADVANCE \$1.98		12.96												
For information on your account or to reach Fleet's Customer Service: 1-800-492-2500 <a href="http://mycard.fleet.com">http://mycard.fleet.com</a> PO BOX 15480 WILMINGTON DE 19850-5480				<table border="1"> <tr> <td>SUB TOTAL</td> <td></td> <td>111.61</td> </tr> <tr> <td>CREDITS</td> <td>80.00</td> <td></td> </tr> <tr> <td>PREVIOUS BALANCE</td> <td></td> <td>1,406.44</td> </tr> <tr> <td>NEW BALANCE</td> <td></td> <td>\$1,438.05</td> </tr> </table>		SUB TOTAL		111.61	CREDITS	80.00		PREVIOUS BALANCE		1,406.44	NEW BALANCE		\$1,438.05
SUB TOTAL		111.61															
CREDITS	80.00																
PREVIOUS BALANCE		1,406.44															
NEW BALANCE		\$1,438.05															

	Average Daily Balance	Nominal Annual Percentage Rate	Daily Periodic Rate	FINANCE CHARGE	
				Due to Daily Periodic Rate	Transaction Fees
PURCHASES	\$835.92	14.99%	.04108%	\$10.98	\$0.00
CASH ADVANCES	\$0.00	19.80%	.05424%	\$0.00	\$0.00
CASH PROMOTION	\$0.00	19.80%	.05424%	\$0.00	\$0.00
CASH PROMOTION	\$581.35	3.90%	.01068%	\$1.98	\$0.00

**ANNUAL PERCENTAGE RATE** for purchases and balance transfers (Includes any finance charge fees): 14.990%

**ANNUAL PERCENTAGE RATE** for cash advances (Includes any finance charge fees): 3.900%

If you have a variable rate account, your periodic rates may vary.

SEE REVERSE SIDE FOR IMPORTANT INFORMATION

A RECORD OF YOUR CHARGES AND CREDITS

Transaction Date	Posting Date	Reference Number	Transaction Description	Credits	Charges
05/03	05/03	7415214GQ25F622HY	PAYMENT THANK YOU WILMINGTON DE	100.00	
05/05	05/05	2414203GFWF8505RN	WLI*RESERVATIONREWARDS.CO888-6885995 CT		7.00
05/11	05/11	000000000000DSINT	*FINANCE CHG* DISPUTE ADJ SALE FEE	0.02	
05/12	05/12	*FINANCE CHARGE*	PURCHASES \$11.15 CASH ADVANCE \$1.60		12.75
For information on your account or to reach Fleet's Customer Service: 1-800-492-2500 <a href="http://mycard.fleet.com">http://mycard.fleet.com</a> PO BOX 15480 WILMINGTON DE 19850-5480				<b>SUB TOTAL</b> 19.75 <b>CREDITS</b> 100.02 <b>PREVIOUS BALANCE</b> +1,438.05 <b>NEW BALANCE</b> \$1,357.78	

	Average Daily Balance	Nominal Annual Percentage Rate	Daily Periodic Rate	FINANCE CHARGE	
				Due to Daily Periodic Rate	Transaction Fees
PURCHASES	\$905.09	14.99%	.04106%	\$11.15	\$0.00
CASH ADVANCES	\$0.00	19.80%	.05424%	\$0.00	\$0.00
CASH PROMOTION	\$0.00	19.80%	.05424%	\$0.00	\$0.00
CASH PROMOTION	\$500.64	3.90%	.01068%	\$1.60	\$0.00

**ANNUAL PERCENTAGE RATE** for purchases and balance transfers (Includes any finance charge fees): 14.990%  
**ANNUAL PERCENTAGE RATE** for cash advances (Includes any finance charge fees): 3.900%  
 If you have a variable rate account, your periodic rates may vary.

**INFORMATION FOR YOU**

**PAYMENT OF AMOUNT IN DISPUTE \$7.00 NOT REQUIRED.**

ENCLOSED IS OUR UPDATED PRIVACY POLICY, WHICH WE ARE REQUIRED TO PROVIDE YOU EACH YEAR. THIS UPDATED POLICY DESCRIBES OUR PRIVACY COMMITMENT TO YOU AND REPLACES ANY OTHER DISCLOSURES FIRST MADE BEFORE APRIL 1, 2004 REGARDING OUR INFORMATION PRACTICES.

SEE ENCLOSED IMPORTANT NOTICE ABOUT CHANGES TO YOUR ACCOUNT.

IMPORTANT NOTICES: EFFECTIVE 8/15/04, ANY TRAVEL ACCIDENT AND ANY LOST LUGGAGE INSURANCE COVERAGES AVAILABLE ON YOUR FLEET CREDIT CARD ACCOUNT WILL BE DISCONTINUED. TRAVEL ACCIDENT COVERAGE WILL STILL APPLY TO COVERED TRIPS COMMENCED BEFORE 8/15/04. LOST LUGGAGE COVERAGE WILL APPLY TO ACTUAL TRAVEL ON COVERED TRIPS OCCURRING BEFORE 8/15/04.

SEE REVERSE SIDE FOR IMPORTANT INFORMATION

Points Available

1,798

**A RECORD OF YOUR CHARGES AND CREDITS**

Transaction Date	Posting Date	Reference Number	Transaction Description	Credits	Charges
05/16	05/16	2439900GSSAJ935XX	KMART 00047043 DEVILS LAKE ND		59.40
05/20	05/20	000000000000DSINT	*FINANCE CHG* DISPUTE ADJ SALE FEE		0.08
05/20	05/20	F535700GX000DL141	AN ADJUSTMENT TO YOUR ACCOUNT	7.00	
05/19	05/21	7439900GXSAJ938WR	KMART 00047043 DEVILS LAKE ND	21.08	
05/27	05/27	2469216H4004L8HRL	*CLOCKS 800-732-3635 NY		13.90
05/28	05/28	2422638H59A7LVVKE	WAL MART DEVILS LAKE ND		26.50
05/28	05/28	2439900H6SAJ93HRD	KMART 00047043 DEVILS LAKE ND		56.13
05/28	05/28	7415214H52V2KBSNW	PAYMENT THANK YOU WILMINGTON DE	1,300.00	
06/05	06/05	2414203HEWFJW98RP	WLI*RESERVATIONREWARDS.CO888-6885995 CT		7.00
06/10	06/10	*FINANCE CHARGE*	PURCHASES \$6.99 CASH ADVANCE \$0.70		7.69

For information on your account or to reach Fleet's Customer Service:

1-800-492-2500

<http://mycard.fleet.com>

PO BOX 15480

WILMINGTON DE 19850-5480

SUB TOTAL	170.70
CREDITS	-1,328.08
PREVIOUS BALANCE	+1,357.78
NEW BALANCE	\$200.40

141-D

	Average Daily Balance	Nominal Annual Percentage Rate	Daily Periodic Rate	FINANCE CHARGE	
				Due to Daily Periodic Rate	Transaction Fees
PURCHASES	\$587.74	14.99%	.04106%	\$6.99	\$0.00
CASH ADVANCES	\$0.00	19.80%	.05424%	\$0.00	\$0.00
CASH PROMOTION	\$228.73	3.90%	.01068%	\$0.70	\$0.00

**ANNUAL PERCENTAGE RATE** for purchases and balance transfers (Includes any finance charge fees): 15.140%

**ANNUAL PERCENTAGE RATE** for cash advances (Includes any finance charge fees): 3.900%

If you have a variable rate account, your periodic rates may vary.

**BEFORE YOU PAY YOUR FLEET CREDIT CARD BILL, WHY NOT PROTECT YOUR CREDIT CARD ACCOUNT AND YOUR FLEET CREDIT RATING WITH PROTECTOR PLUS. TO ENROLL IN PROTECTOR PLUS, JUST INITIAL THE PAYMENT COUPON BEFORE RETURNING, OR CALL 1-800-492-2500 TODAY.**

SEE REVERSE SIDE FOR IMPORTANT INFORMATION

**Points Available** **1,805**

**A RECORD OF YOUR CHARGES AND CREDITS**

Transaction Date	Posting Date	Reference Number	Transaction Description	Credits	Charges
07/04	07/04	7415214JA2V4REPD0	PAYMENT THANK YOU WILMINGTON DE	100.00	
07/05	07/05	2414203JQWF1BHX2R	WLT*RESERVATIONREWARDS.CO888-6885995 CT		7.00
07/13	07/13	*FINANCE CHARGE*	PURCHASES \$2.40 CASH ADVANCE \$0.00		2.40
For information on your account or to reach Fleet's Customer Service: 1-800-492-2500 <a href="http://mycard.fleet.com">http://mycard.fleet.com</a> PO BOX 15480 WILMINGTON DE 19850-5480			<b>SUB-TOTAL</b> \$9.40 <b>CREDITS</b> - 100.00 <b>PREVIOUS BALANCE</b> + 200.40 <b>NEW BALANCE</b> \$109.80		

	Average Daily Balance	Nominal Annual Percentage Rate	Daily Periodic Rate	FINANCE CHARGE	
				Due to Daily Periodic Rate	Transaction Fees
PURCHASES	\$172.80	15.38%	.04213%	\$2.40	\$0.00
CASH ADVANCES	\$0.00	20.38%	.05583%	\$0.00	\$0.00
CASH PROMOTION	\$0.48	3.90%	.01068%	\$0.00	\$0.00

**ANNUAL PERCENTAGE RATE** for purchases and balance transfers (includes any finance charge fees): 15.380%  
**ANNUAL PERCENTAGE RATE** for cash advances (includes any finance charge fees): 20.380%  
 If you have a variable rate account, your periodic rates may vary.

**BEFORE YOU PAY YOUR FLEET CREDIT CARD BILL, WHY NOT PROTECT YOUR CREDIT CARD ACCOUNT AND YOUR FLEET CREDIT RATING WITH PROTECTOR PLUS. TO ENROLL IN PROTECTOR PLUS, JUST INITIAL THE PAYMENT COUPON BEFORE RETURNING, OR CALL 1-800-492-2500 TODAY.**

SEE REVERSE SIDE FOR IMPORTANT INFORMATION

07/28/04

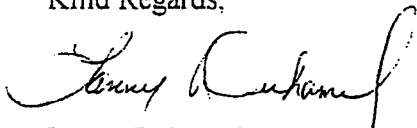
To: Customer Service

Enclosed is the response I received on a questioned charge on our credit card. As I stated before, we have no idea what (WLI\*RESERVATIONREWARDS.CO888-6885995 CT) is or how they received authorization to charge to our credit card. We certainly hav'nt received anything for the \$7.00 a month they have been charging us. Although you credited our account 1 or 2 months we just keep getting a monthly charge.

When I call their automated system to cancel whatever service they are supposed to be providing us and enter the credit card number at their request, I am informed that the number I've entered is invalid. This is rather surprising since the number apparently works rather well when they put a \$7.00 a month charge on the card.

Since there seems to be no way to eliminate this charge I have no option but to cancel this credit card. I have enclosed the total amount owed on our card.

Kind Regards,

A handwritten signature in cursive script, appearing to read "Lanny Duhamel".

Lanny Duhamel



IN THE MATTER OF:

WEBLOYALTY.COM INC.

RE: Our File No. 040398.002

NOTICE OF RECEIPT  
OF COMPLAINT

.....  
TO: MR. VINCENT D'AGOSTINO, WEBLOYALTY.COM INC., 101 MERRITT 7 STE 7,  
NORWALK, CT 06851-1060

The Consumer Protection and Antitrust Division of this office is in receipt of a complaint from a consumer with reference to your operation. Enclosed please find a copy of the complaint as filed with this office.

Pursuant to the authority granted to this office in N.D.C.C. § 51-15-04, commonly referred to as the Consumer Fraud Law, you are requested to respond to this Notice of Receipt of Complaint, a statutory Order to Produce Information, in writing and in affidavit form within ten (10) days of receipt of the complaint.

We request that your response to the complaint include any defenses that you may wish to present to the complainant's allegations and a statement as to your intentions with regard to the resolution of this complaint. Please include copies of all relevant documents.

Thank you for your consideration. We hope to receive a response within the next ten (10) days.

Dated this 4<sup>th</sup> day of April, 2005.

SJ  
Tonya Hetzler, Investigator  
Consumer Protection & Antitrust Division  
Office of Attorney General  
4205 State Street  
PO Box 1054  
Bismarck, ND 58502-1054  
Telephone (701) 328-3404  
Facsimile (701) 328-5568





Wayne Stenehjem  
ATTORNEY GENERAL

STATE OF NORTH DAKOTA  
OFFICE OF ATTORNEY GENERAL

STATE CAPITOL  
600 E BOULEVARD AVE DEPT 125  
BISMARCK, ND 58505-0040  
(701) 328-2210 FAX (701) 328-2226  
www.ag.state.nd.us

FILE

CONSUMER PROTECTION  
4205 STATE STREET, PO BOX 1054  
BISMARCK, ND 58502-1054  
(701) 328-3404 FAX (701) 328-5568  
1-800-472-2600 (Toll Free)

No. 040398.002

April 4, 2005

Mr. Tracy Buzick

Dear Mr. Buzick:

This letter acknowledges receipt of your March 18, 2005, complaint against Webloyalty.com Inc. We have written that business enterprise requesting its response. **Tonya Hetzler** has been assigned to review/mediate your complaint, and will contact you when a response from the business has been received and reviewed.

Please keep us informed of any further contacts you have with this business or its employees concerning this matter. The Consumer Protection Division can be reached at 701-328-3404 or toll-free in North Dakota at 1-800-472-2600. To facilitate working toward a satisfactory resolution, it is important you promptly inform **Tonya Hetzler** of any developments.

Sincerely,

Parrell D. Grossman, Director  
Consumer Protection & Antitrust Division

vkk



**CONSUMER COM. LAINT**  
 OFFICE OF ATTORNEY GENERAL - CONSUMER PROTECTION DIVISION  
 SFN 7418 (Rev. 11-2004)

Name of Person or Firm Complained Against Shoppersdiscount		
Address Web Loyal 6 Corporate Dr		
City Shelton	State CT	Zip Code 06484
Telephone Number (Include Area Code) (800) 889-8776		
Cell Phone Number	Fax Number	

Your Name Tracy Buzick		
Address [REDACTED]		
City [REDACTED]	State [REDACTED]	Zip Code [REDACTED]
Home Telephone Number [REDACTED]		Work Telephone Number
Cell Phone Number	Age *	Sex *

\*Optional - (For Statistical & Enforcement Purposes Only.)

When filling out this form, please keep in mind that a copy of this complaint form may be forwarded to the party or firm complained against.  
 (PLEASE DO NOT COMPLETE FORM IN PENCIL)

Date of Transaction 3/9/2005	Product or Service Involved SHOPPING CLUB MEMBERSHIP
Amount of money you have already paid: \$ 9.00	Amount of money person or firm says you still owe: \$
How would you like to have your complaint resolved? Refund of \$9.00 and no future transactions to my account.	
<b>FIRST CONTACT BETWEEN YOU AND PERSON OR FIRM</b> (CHECK THE MOST APPROPRIATE ANSWER)	<b>WHERE DID THE TRANSACTION TAKE PLACE?</b> (CHECK THE MOST APPROPRIATE ANSWER)
<input type="checkbox"/> I contacted or went to the firm's regular place of business. <input type="checkbox"/> The firm contacted me in person at my home or place of work. <input type="checkbox"/> I contacted or went to the firm's temporary place of business. <input type="checkbox"/> I received a telephone call from the firm. <input type="checkbox"/> I responded to a radio/TV ad. <input type="checkbox"/> I responded to a written advertisement. <input type="checkbox"/> I received information in the mail from the firm. <input type="checkbox"/> Yellow pages of telephone book.	<input type="checkbox"/> At the firm's place of business. <input type="checkbox"/> At my home. <input type="checkbox"/> Away from the firm's place of business (for example, at your place of employment, etc.). <input type="checkbox"/> Over the telephone. <input type="checkbox"/> By mail. <input checked="" type="checkbox"/> There was no transaction.
Did you sign a contract or written agreement?	<input checked="" type="checkbox"/> NO <input type="checkbox"/> YES - If "YES" attach a copy
Did you receive a contract or a receipt?	<input checked="" type="checkbox"/> NO <input type="checkbox"/> YES - If "YES" attach a copy
Name of person(s) with whom you dealt, if any.	
Have you contacted a private attorney or another agency?	<input checked="" type="checkbox"/> NO <input type="checkbox"/> YES - If "YES", identify below.
Is court action pending or completed?	<input checked="" type="checkbox"/> NO <input type="checkbox"/> YES - If "YES", what was the result?

CONTINUE WITH EXPLANATION ON OTHER SIDE OF FORM

**EXPLANATION OF TRANSACTION**

Explain the facts and circumstances of the fraud, deception or misrepresentation fully and specifically.  
If you need more room, use additional sheets of paper and attach to Complaint.

I was looking over charges on my checking account. There was a \$9.00 charge to my account with the name shoppersdiscount on it and the phone number 800-889-8776 (attached). I have not done any business with this company. I called the company and was told that when I made a purchase with Columbia House records on a credit card (instant cash and check card), I entered an email address and this confirmed my membership. I did no such thing. I told them I wanted my money refunded and that they did not have permission to use my account, nor did they ever have permission. They sent me a confirmation and stated they would credit the account. I told her I wanted the company to send me a check, and not credit the account. She was not willing to do this. I obtained her address for the company. I then called Columbia House and they stated they have done no business with shoppers discount club and that they did not authorize any sharing of my account information.

At the time of writing this, Columbia House informed me they are investigating this internally and will call me within 72 hours to follow up on the incident.

I called my bank and cancelled the instant cash and check card, and they have also stopped any future payments from this company. I did a Google search on this company and found numerous complaints from several states of this company doing the same thing: usually for the amount of \$96 / month.

I have attached a copy of the charge printed of my internet account access. I have also enclosed a copy of an email from shoppersdiscount.

The statements contained in this complaint are true and accurate to the best of my knowledge. I wish to file a complaint against the party named. I understand the Consumer Protection and Antitrust Division is not permitted to engage in the private practice of law, and therefore is not my lawyer or legal representative. I am, however, filing this complaint to notify the Consumer Protection and Antitrust Division of the activities of the person/firm about which I have a complaint. (Complaint forms not signed will be returned)

Date 3/18/05

Signature 

**ATTACH THE FOLLOWING TO THE COMPLAINT**

- 1 - Copy of any contract or written agreement.
- 2 - Copy of any receipt.
- 3 - Copy of any cancelled check or other proof of payment.
- 4 - Copy of any written advertisement.
- 5 - Copy of any correspondence.
- 6 - Copy of any other related documents.

*Thank you for taking the time to complete this Consumer Complaint form. The information you have provided will help us in our efforts to resolve your consumer problem.*



Wayne Stenehjem  
ATTORNEY GENERAL

**SEND TO:**

CONSUMER PROTECTION DIVISION  
Office of Attorney General  
4205 State Street  
PO Box 1054  
Bismarck ND 58502-1054

Office of Attorney General  
RECEIVED  
MAR 22 2005  
Consumer Protection  
Bismarck North Dakota