

EXHIBIT B

Part VIII



Welcome **bisonhp**
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pioneer.state.n...

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To: [REDACTED]

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[Draft](#)

[Sent](#)

[Bulk \(154\)](#) [Empty]

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[NDTA](#)

[old jokes](#)

From: "Shopper Discounts & Rewards Customer Service"
<customerservice@shopperdiscountsandrewards.com> [Add to Address Book](#)

Subject: Membership Cancel and Refund Confirmation

Date: Fri, 18 Mar 2005 12:58:48 EST

What's your Credit Score? See it FREE!

Get up to \$200 from Citibank.

Avg credit score 677 - What's yours?

This notice confirms that your membership in Shopper Discounts & Rewards has been canceled as of 03/18/2005.

Your cancel confirmation number is: 9899498.

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.

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](#).

Sincerely,

The Shopper Discounts & Rewards Team
customerservice@shopperdiscountsandrewards.com
1-800-889-8776

3009.01-05.v1

Handwritten notes:
web loyal
6 corporate or subsc...
sketch or ob...
ve

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03-09-2005	7853	[REDACTED]	[REDACTED]
03-09-2005		[REDACTED]	
03-09-2005		343844 WLI*SHOPPERDISCOUNT 800-8898776 CT03/06	9.00

Tonya Hetzler, Investigator
Consumer Protection & Antitrust Division
Office of Attorney General
State Capital
600 E Boulevard Ave Dept. 125
Bismarck ND 58505-2226

Dear Tonya,

Thank you for taking the time to respond and follow up with my little problem. I realize mine is a very small problem compared to most so feel free to let me know when you feel it is time to drop it.

I am guessing since you have not sent any response from Chadwick's that they have not responded. I have called, faxed and asked for a legal address to have paper served on them but they have not responded or in the case of phone calls have not been willing to provide an address to a home office. They provide only a fax machine number for their home office or complaint department.

Their have been a couple of developments since my last letter. Last week, I received my statement from VISA. I have closed the old account and changed numbers but VISA transferred over the appropriate balances from the old account. I have attached a copy of the pertinent information on the new statement. Reservationrewards has credited me the \$10 fee they charged. Chadwick's has billed me for \$44.30 for the last part of the back ordered merchandise, which I refused and sent back unopened. They have verbally told me that they will not credit the shipping for the products canceled and the rest of the order, which had been shipped in January and returned in February. I requested the corporate address that they will not give it to me to at least file a small claims court action.

I read with some amusement the reply they sent to you after my complaint. My response is as follows related to each paragraph they mailed to you:

1. Mrs. Narum was indeed the one that placed the clothing order with Chadwick's. She denies entering her e-mail address once let alone twice to Reservations Rewards. She was not provided any disclaimer that she had just ordered a monthly subscription. She only ordered merchandise from Chadwick's and from no other company.
2. Mrs. Narum was not taken to another screen with any type of welcome and did not authorize any deduction from her credit card. She did not join any club.
3. Mrs. Narum did not receive an e-mail in her mail box from Reservationrewards. We use a spam filter and the exhibit #3 Reservationrewards claims to have sent was in fact sent to Silvio Dante by their own admission and no e-mail address is listed.
4. No email was received on December 1st please see #3 above and note that exhibit #4 was also sent to Silvio Dante, and no e-mail address is listed.
5. No email was received on December 7th please see #3 and #4 above and note that exhibit #5 was also sent to Silvio Dante and there is no e-mail listed.

Terry Narum
[REDACTED]
[REDACTED]

6. No email was received on December 10th please see #3, #4 and #5 above and note that exhibit #6 was sent to 'Dear Valued Member' by their own admission and no e-mail is listed.
7. Apparently they finally got something right, they did start charging \$10 per month. But, the welcome was sent to Silvio Dante again by their own admission and not e-mail is listed.
8. No e-mail was received on January 23, 2006 to encourage use of the Reservation Rewards membership please see #3, #4, #5 and #6 above and note that exhibit #8 was sent to Silvio Dante and there is no e-mail listed.
9. Mr. Narum placed the call to the 800 number listed on our VISA statement not as a result of any e-mails. The 800 number receptionist first would not provide complete information so a second call was made 'demanding' to know how the company had pirated our VISA number. When the words 'identity theft' was used, I was transferred to a "supervisor" whom I remember telling me that they had **purchased** our credit card information from 'Chadwick's'. I do not recall anyone indicating that any follow-up e-mails had been sent out and certainly none had been received and no phone calls had been received although Chadwick's had our phone number information also.
10. Reservationrewards shows that I was informed on January 27, 2006 that my account was going to be credited. The credit in fact show up as 12/24 on the credit card billing statement.

I take exception to the statement that Webloyalty makes every effort to be straightforward with its offers. Rather than claiming to have sent the ten odd e-mails above, they could have sent one that requested a verification that the service had been requested or better yet could have made one phone call to verify the order of service.

They indicate they have no reason to doubt our belief in the truth of our statements and that however, memory is an imperfect tool. We do not feel memory is an imperfect tool and in fact find that this company has deliberately misled us and many customers and is bilking customers across the US on a daily basis. They indicate that they communicate with customers a number of times during their trial period. Communication to me means that there is a meeting of the minds and they certainly do not have any verification that any of their alleged messages were ever sent or received.

We still assert that webloyalty or reservationrewards should be bared from doing business in North Dakota and feel this would be a benefit to consumers throughout the nation. I have talked with several people that have had similar experiences.

I feel I was extremely lucky to get an inexperienced person on the phone from webloyalty that spilled the beans and indicated that they had **purchased** my credit card information from Chadwick's (something that Chadwick's has yet to deny).

If you have not had a chance, please goggle 'adam.rosi-kessel.org' or 'reservations rewards' and check out the literally hundreds of people that have been scammed.

Thank you for your time. I look forward to hearing from Chadwick's and am still interested in pursuing a small claims action for my shipping charges and time associated with this issue.

Thanks again and if you feel this has gone as far as it can go, please let me know and I will understand. I do realize it is a small \$\$ amount. Just the principal of the thing!

Terry Narum



AARP REWARDS SUMMARY

Previous balance	34,411
Points earned from purchases	1,068
Promotional points	466
Remaining points balance	35,945
Total points earned this year	1,534
1,057 Points to expire on statement date in January 2008	

To redeem points or ask questions please call:
1-800-283-1211.

You can also redeem your points online at
www.ChooseMyRewards.com

For complete Rewards program details and
updates anytime visit:
www.chase.com/aarpwards

TRANSACTIONS

Trans Date	Reference Number	Merchant Name or Transaction Description	Amount Credit	Debit
				\$132.89
01/16	24492156016206199100066	&B & B DRUG MINOT ND		14.42
01/13	24399006017211105354013	&PIER 1 00011056 MINOT ND		17.90
01/17	24492156018206199100064	&B & B DRUG MINOT ND		35.10
01/17	24401406018001360357190	&USPS 3762889550 MINOT ND		24.00
01/17	24164076018110007300931	&SIMONSON MIN10040020 MINOT ND		44.30
01/19	24692166019000576545249	&RED*CHADWICK TEL ORD 800-525-4420 IN		47.06
01/19	24445006020354854413785	&HERBERGER'S #0031 MINOT ND		43.68
01/19	24445006020354854413868	&MINOT DAILY NEWS MINOT ND		28.67
01/19	24399006020188085001191	&OFFICE MAX 00008508 MINOT ND		16.88
01/20	24493986021200915900570	&CHINA STAR MINOT ND		38.76
01/19	24455016020710012001687	&MIRACLE MART MINOT ND		42.25
01/20	24399006021188085001208	&OFFICE MAX 00008508 MINOT ND	42.25	
01/20	74399006021188085001203	&OFFICE MAX 00008508 MINOT ND	10.00	
12/24	24142035359978977250629	WLI*RESERVATIONREWARDS.CO800-732-7031 CT		9.45
01/31	24401406031001355016028	USPS 4678690701 MINOT ND		16.77
02/01	24717056033690330332797	MENARDS 3113 MINOT ND		6.89
02/04	24455016035040003867000	MIRACLE MART MINOT ND		52.67
02/02	24455016034710001210673	MIRACLE MART MINOT ND		21.25
02/02	24164076034110001100295	SIMONSON MIN10040020 MINOT ND		50.00
02/02	24164076034491253544376	APPLEBEE'S 15T37110012 MINOT ND		48.63
02/04	24226386035320758023040	WAL MART MINOT ND		24.30
02/04	24717056036690360531174	MENARDS 3113 MINOT ND		22.25
02/05	24399006037188085002059	OFFICE MAX 00008508 MINOT ND	3,176.56	
02/10		AUTOMATIC PAYMENT - THANK YOU		54.63
02/09	24455016041710001241968	MIRACLE MART MINOT ND		28.85
02/10	24164076042110002500683	SIMONSON MIN10040020 MINOT ND		26.68
02/11	24455016043710001451789	MIRACLE MART MINOT ND		16.04
02/12	24717056044690440400325	MENARDS 3113 MINOT ND		152.00
02/13	24792626044206399000012	DAKOTA DENTAL HEALTH MINOT ND		

FILE COPY

IN THE MATTER OF:)
)
WEBLOYALTY.COM INC.)
)
)
)
)
)
RE: Our File No. 040398.003)

NOTICE OF RECEIPT
OF COMPLAINT

.....
TO: WEBLOYALTY.COM INC., VINCENT D'AGOSTINO, 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 13th day of February, 2006.



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

IN THE MATTER OF:)
)
WEBLOYALTY.COM INC.)
)
)
)
RE: Our File No. 040398.003)

AFFIDAVIT OF SERVICE
BY MAIL

STATE OF NORTH DAKOTA)
) ss
COUNTY OF BURLEIGH)

Kristy Schaaf states under oath as follows:

1. I swear and affirm upon penalty of perjury that the statements made in this affidavit are true and correct.

2. I am of legal age and on the 14th day of February, 2006, I served the attached NOTICE OF RECEIPT OF COMPLAINT upon Webloyalty.com Inc. by placing a true and correct copy thereof in an envelope addressed as follows:

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

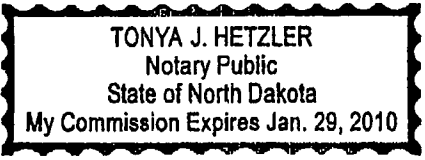
and depositing the same, with postage prepaid, in the United States mail at Bismarck, North Dakota.

Kristy Schaaf

Subscribed and sworn to before me
this 14th day of February, 2006.

Tonya J. Hetzler

NOTARY PUBLIC



FILE COPY



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

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)

Nos. 040398.003
916982.006

February 13, 2006

Mr. Terry Narum



Dear Mr. Narum:

This letter acknowledges receipt of your complaints. We have written those business enterprises requesting their responses. **Tonya Hetzler** has been assigned to review/mediate your complaints, and will contact you when responses from the businesses have been received and reviewed.

Please keep us informed of any further contacts you have with these businesses or their employees concerning these matters. 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 satisfactory resolutions, it is important you promptly inform **Tonya Hetzler** of any developments.

Sincerely,

Parrell D. Grossman, Director
Consumer Protection & Antitrust Division

lkh



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

Name of Person or Firm Complained Against <i>Web loyalty dba Reservations Rewards</i>		
Address <i>Box 855</i>		
City <i>Shelton</i>	State <i>CT</i>	Zip Code <i>06484</i>
Telephone Number (Include Area Code) <i>1-800-732-7031</i>		
Cell Phone Number	Fax Number	

Your Name <i>Terry + Jeanne Narum</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]

*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 <i>12-24-2005</i>	Product or Service Involved <i>No product or service fraudulent billing</i>
Amount of money you have already paid: \$ <i>10.00 Billed</i>	Amount of money person or firm says you still owe: \$ <i>10.00/month</i>

How would you like to have your complaint resolved?
Reimburse at my billing rate of \$75.00/hour for 5 hours work trying to correct my visa account and setting up new visa account and time on hold with this company. Should not be allowed to do business in MD.

<p>FIRST CONTACT BETWEEN YOU AND PERSON OR FIRM (CHECK THE MOST APPROPRIATE ANSWER)</p> <p><input type="checkbox"/> I contacted or went to the firm's regular place of business.</p> <p><input type="checkbox"/> The firm contacted me in person at my home or place of work.</p> <p><input type="checkbox"/> I contacted or went to the firm's temporary place of business.</p> <p><input type="checkbox"/> I received a telephone call from the firm.</p> <p><input type="checkbox"/> I responded to a radio/TV ad.</p> <p><input type="checkbox"/> I responded to a written advertisement.</p> <p><input type="checkbox"/> I received information in the mail from the firm.</p> <p><input type="checkbox"/> Yellow pages of telephone book.</p>	<p>WHERE DID THE TRANSACTION TAKE PLACE? (CHECK THE MOST APPROPRIATE ANSWER)</p> <p><input type="checkbox"/> At the firm's place of business.</p> <p><input type="checkbox"/> At my home.</p> <p><input type="checkbox"/> Away from the firm's place of business (for example, at your place of employment, etc.).</p> <p><input type="checkbox"/> Over the telephone.</p> <p><input type="checkbox"/> By mail.</p> <p><input checked="" type="checkbox"/> There was no transaction.</p>
---	--

No contact was made they began billing me on my visa

Did you sign a contract or written agreement? NO YES - If "YES" attach a copy

Did you receive a contract or a receipt? NO YES - If "YES" attach a copy *visa Billing*

Name of person(s) with whom you dealt, if any.

Have you contacted a private attorney or another agency? NO YES - If "YES", identify below.

Is court action pending or completed? NO YES - If "YES", what was the result?

CONTINUE WITH EXPLANATION ON OTHER SIDE OF FORM

060479

CONSUMER COMPLAINT - CONTINUED SFN : (Rev. 11 -2004)

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.

See attached.

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 *1-27-2006*

Signature *[Handwritten 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.

[Handwritten Signature]

**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
 JAN 31 2006
 CONSUMER PROTECTION DIVISION
 Bismarck, ND 58502-1054

Regarding: Chadwick's Webloyalty, dba Reservations Rewards
PO Box 1600 Box 855
Taunton MA 02780 Shelton CT 06484

From: Terry & Jeanne Narum

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Date: January 27, 2006

On November 24, 2005 Jeanne Narum placed an order to Chadwick's via their web site. Attached is a catalog cover and back that Chadwick's regularly sends to our home. Also attached is a copy of the checkout slip indicating the three items ordered. Two of the three items were shipped prior to Christmas and one was supposedly shipped this week although we have not seen it and will be refusing it when it arrives. The order clearly states the total of \$97.27. The click here box on the lower right hand side was not clicked and neither of the two companies has indicated that they have any verification that the order for Reservations Rewards was either ordered or any goods were furnished as a result of them charging our account. The check out statement from Chadwick's clearly states the total charge from the transaction is \$97.27. No statement or e-mail or correspondence has been received from Reservations Rewards to let us know of any plan, products or billing information other than the bill on our VISA statement.

Our credit card was correctly charged for the two items shipped prior to Christmas and has again been charged for the last backordered item shipped this week which we will be refusing.

On Tuesday, January 24, 2006 I received my AARP Rewards VISA Transactions summary copy attached. We searched through our receipts and could not find any for the highlighted item on the first page for \$10.00. Since what appeared to be an 800 number was listed on the transaction report I called it. They indicated it was a legitimate charge and I hung up to visit with my wife again. When we could not identify anything we did to create the charge I call them back two more times to inquire what it was from. On the second call I demanded to talk to a supervisor and was transferred to someone that identified themselves as a supervisor. She would not give me much information so I demanded to know the name of the company that supplied her with my credit card number and expiration date. She said it was Chadwick's. I told her we had not ordered anything and had the Chadwick's bill without the additional charge on it and she said she could cancel the future month's billings but that was all she could do.

Since that time I have spent several hours with that company on hold and talking to operators with no satisfaction. Today one finally said she would refund the charge although she would have to do it on the credit card (which has been canceled).

After finding out that Chadwick's has been selling my credit card number, I called them and they after transferring me 6 times over a 30 minute period finally admitted that the transaction had been made to the other company on their internet site but that they had nothing to do with it. That story has since changed several times and currently they have admitted that they regularly work with and send credit card information to Reservations.

On January 24, 2006 I informed my VISA company about the breach and they canceled my card, verified all charges pending and are sending out new cards with a new account number.

If there is not already a law on the books perhaps something should be considered that makes it illegal on internet for one company to forward any credit card information to another. That way the third party would have had to have us put our credit card information in a second time if we wanted to do business with the third company.

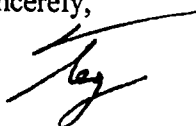
If you want any additional testimonials on this scam, google adam.rosi-kessel.org and you can see several hundred complaints.

As any good consumer would, I have sent e-mails to everyone in my e-mail book as asked them to be careful and not do business with Chadwick's. For your background information, I have attached a copy of an email I received from my son related to many other problems with Chadwick's.

The \$10.00 is not a lot of money, most consumers likely would have just let it slide and not do anything about it for a few months and then cancel it. It is the principal of Chadwick's selling my identity.

Thank you for your attention and any assistance in recouping my time. As of now, I have six hours into this problem. If you have any further questions please feel free to give us a call.

Sincerely,



Terry & Jeanne Narum

PS is there a reason they do not charge ND sales tax even though they send hundreds of catalogs into ND?

Minimum Payment Due \$63.00
 U.S. 1-800-283-1211
 1-888-446-3308
 1-800-956-8060
 Outside U.S. call collect
 1-302-594-8200

VISA ACCOUNT SUMMARY

Previous Balance \$4,426.65
 Payment, Credits -\$4,426.65
 Purchases, Cash, Debits +\$3,176.56
 New Balance \$3,176.56

Account Number: [REDACTED]

Total Credit Line \$14,000
 Available Credit \$10,823
 Cash Access Line \$2,800
 Available for Cash \$2,800

ACCOUNT INQUIRIES

P.O. Box 15298
 Wilmington, DE 19850-8298

PAYMENT ADDRESS

P.O. Box 94014
 Palatine, IL 60094-4014

VISIT US AT:

www.chase.com/creditcards

*web loyalty.com
 po box 855
 Shelton Ct. 06484*

Your next AutoPayment for \$3,176.56 will be deducted from your account and credited on your due date. Should you make a payment prior to your due date, that amount will be deducted from the AutoPayment amount identified above.

AARP REWARDS SUMMARY

Previous balance 31,234
 Points earned from purchases 3,177
 Remaining points balance 34,411
 Total points earned this year 34,411
 1,057 Reward points that will expire 01/2008

To redeem points or ask questions please call:
 1-800-283-1211

You can also redeem your points online at
www.ChooseMyRewards.com

For complete Rewards program details and updates anytime visit:
www.chase.com/aarpwards

TRANSACTIONS

Trans Date	Reference Number	Merchant Name or Transaction Description	Amount
			Credit Debit
12/15	24164075350110009500593	SIMONSON MIN10040020 MINOT ND	\$39.64
12/15	24455015350710013358542	MIRACLE MART MINOT ND	-9.91
12/16	24401405350001357678069	USPS 4678890701 MINOT ND	9.00
12/16	24625735350464701890106	LOW'S FLORAL 701-8528937 ND	48.15
12/16	24717055351643512174723	KEYCARE PHARMACY & KEYCAR MINOT ND	10.00
12/16	24164075352685135800635	CENEX C STORE 07001951 MINOT ND	29.99
12/16	24164075352685135801120	CENEX C STORE 07001951 MINOT ND	20.50
12/17	24164075352490113831383	APPLEBEE'S SHA00161398 SHAKOPEE MN	31.95
12/18	24717055352643523118049	RIDGES AT SAND CREEK JORDAN MN	52.97
12/19	24164075353091007623958	TARGET 00012724 SHAKOPEE MN	47.05
12/17	24164075353685000406228	KUM AND GO STO07029119 FERGUS FALLS MN	24.43
12/19	24164075353091006841536	TARGET 00012724 SHAKOPEE MN	3.83
12/19	24418005354354266498102	HSE DEPT STORE DISCOUNTER EDEN PRAIRIE MN	27.00
12/19	24455015354710017302500	CRABTREE #0025 EDINA MN	38.34
12/19	24810435354004104561465	THE CHILDRENS PLACE #1109 EDINA MN	16.87
12/21	24445005356329562101441	CVSPHARMACY #5149 Q03 TEMPLE TERRAC FL	6.99
12/21	24323015356513991012154	BUSCH GARDENS ADMNS TAMPA FL	205.22
12/23	24210735358206008700278	RINGLING MUSEUM ADMISSIO SARASOTA FL	64.00
12/23	24418005358358118153100	GAP OUTLET #7929/THE ELLENTON FL	13.83
12/23	24164075358025000093947	PFALTZGRAFF FA00000588 ELLENTON FL	15.13
12/23	24164075358978599463584	RACEWAY766 11407566 ELLENTON FL	24.37
12/23	24403695359900536000381	ROARING 20S PIZZA & PIPES ELLENTON FL	-7.75
12/24	24142035359978977250629	WLTRESERVATIONREWARDS.CO 800-732-7031 CT	10.00
12/23	24403695359900536000365	ROARING 20S PIZZA & PIPES ELLENTON FL	31.79
12/26	24246515360603459659294	ENTERPRISE RENTACAR ZEPHYRHILLS FL	501.52
12/27	24224435362246451300106	JOHN'S STEAK & SEA ZEPHYRHILLS FL	42.70
12/28	24761975363512362010297	SWEET TOMATOES #37 TAMPA FL	29.05
12/29	24733095363206525400410	YANKEE CANDLE CO #155 TAMPA FL	8.01
12/28	24455015362720000950116	DILLARDS #201 TAMPA FL	36.92
12/28	24164075363045180693855	WILLIAMSSONOMA01005909 TAMPA FL	10.68
12/29	24692165364000911610057	SHELL OIL 34707220068 AVON MN	25.48

*800-895-7856
 Credit Div
 Cut 6*

Chadwick

Internet Mail Reply .. Sent

From: AG@oag.state.fl.us
To: dcurtis@ewol.com
Subject: In reply to your email
Date: 11/17/2006 03:04:56 PM

The Florida Attorney General's Office is in receipt of your email regarding your concerns with Fandango; WebLoyalty; and WLI*Reservationrewards.com. Attorney General Crist asked that we respond.

This office is concerned about all potentially unfair and deceptive trade practices that may have the tendency or capacity to mislead consumers. We use complaints such as yours to develop information about patterns of business activity which may indicate the need for formal investigation or action by our office to protect the broad public interest. In cases of statewide significance, when substantive evidence is accumulated indicating that a firm is systematically violating Florida law, we may investigate and take action on behalf of the collective legal interests of the people of this state. We will retain your information in our consumer files to help organize our priorities.

The Federal Trade Commission's consumer tips about the Fair Credit Billing Act and Fair Debt Collection Practices Act may be helpful to you as you dispute any charges with your credit card company.

<http://www.ftc.gov/bcp/online/pubs/credit/fdc.htm>

<http://www.ftc.gov/bcp/online/pubs/credit/fcb.htm>

As you seek to resolve your individual complaint, you may contact Florida's Department of Agriculture and Consumer Services, Division of Consumer Services (DOACS). DOACS is the state clearinghouse for consumer complaints and has a voluntary mediation program to assist individual consumers. You may contact DOACS online at:

<http://www.800helpfla.com/>

Or by mail at: 2005 Apalachee Parkway, Tallahassee, Florida 32399. The telephone number is (850) 488-2221 or toll-free from within Florida (800) 435-7352.

You may also wish to contact the Internet Crime Complaint Center, a combined effort of the National White Collar Crime Center and the FBI to combat Internet fraud, by telephone at (800) 251-7581, or visit that agency's website at:

<http://www.ic3.gov>

The following websites may be helpful to you:

<http://www.ftc.gov/bcp/online/pubs/credit/billed.htm>

<http://myfloridalegal.com>
(follow the path at Consumer Protection/Protecting Yourself Against Consumer Fraud)

Finally, Florida's Deceptive and Unfair Trade Practices Act provides individuals with a private remedy to bring an action for damages, attorney's fees and court costs. You may wish to consider consulting a private attorney for any legal guidance you may need. If you need help finding a lawyer, The Florida Bar offers a Lawyer Referral Service which you may contact toll-free at (800) 342-8060.

Thank you for taking the time to share your concerns with Attorney General Crist's Office. If you would like to keep current with news on Attorney General Crist's efforts to fight fraud please follow this link and subscribe to the Attorney General's weekly and monthly electronic newsletters:

<http://myfloridalegal.com/NewsBrie.nsf/Subscriber>

PLEASE DO NOT REPLY TO THIS E-MAIL. THIS ADDRESS IS FOR PROCESSING ONLY.

To contact this office please visit the Attorney General's website at www.myfloridalegal.com and fill out the on-line contact form. Again, thank you for contacting the Office of the Florida Attorney General.

INTERNET COMPLAINT RECEIVED BY THE ATTORNEY GENERAL'S OFFICE ON 11/14/2006
03:38:01 PM

Dennis Curtis
9348 Spring circle
Port Charlotte, FL 33981
Charlotte
(941) 697-6274
dcurtis@ewol.com

Name/Firm/Company: Fandango / WebLoyalty
Subject/Category: False or Deceptive Trade Practices
Street Address: 101 Merritt Seven, 7th Floor (Corporate Offices)
City: Norwalk
State: CT
ZipCode: 06851

Questions/Comments:

I am a computer programmer and I am not a naive Internet consumer—while I realize that some people may accidentally sign up for services they didn't intend to purchase, I am certain that I never signed up to be charged by WebLoyalty, nor did I authorize Fandango to provide my credit card number to them.

I believe this company is operating fraudulently, and their "millions of satisfied customers" are people who do not scrutinize their credit card bills carefully, since a \$9 charge is easy to miss.

I would like the Consumer Protection division of the Attorney General's Office to look into this problem as I am sure it affects many Florida Citizens.

I have been getting billed by WLI*RESERVATIONREWARDS for several months and did not know it. I've found that this company has been charging my credit card, \$9.00 per month, supplied by Fandango without my knowledge.

I looked on the internet and found this is a scam that is being sued by several states and has a federal lawsuit on it now. I'm sure this company, along with Fandango, are billing many people in the state of Florida (besides me). This is consumer fraud at it's finest. Fandango and WLI AKA RESERVATIONREWARDS should not be allowed to do business in Florida! I've been ripped off for a lot of money and received nothing in return after being tricked into this national sized scam.

I see on the internet that Massachusetts and Iowa have already filed against this company. Florida should protect the consumers as well.

Created: Becky Kring .. 11/17/2006 02:42:51 PM

Last Edited: Last Edited: Kym Oswald-Korte .. 11/17/2006 02:50:13 PM

Internet Mail Reply .. Sent

From: AG@oag.state.fl.us
To: edroyer@floridalawgroup.com
Subject: in response to your email
Date: 12/15/2006 03:07:31 PM

The Florida Attorney General's Office is in receipt of your email regarding your concerns with Webloyalty.com. Attorney General Crist asked that we respond.

This office is concerned about all potentially unfair and deceptive trade practices that may have the tendency or capacity to mislead consumers. We use complaints such as yours to develop information about patterns of business activity which may indicate the need for formal investigation or action by our office to protect the broad public interest. In cases of statewide significance, when substantive evidence is accumulated indicating that a firm is systematically violating Florida law, we may investigate and take action on behalf of the collective legal interests of the people of this state.

If you or anyone you know has been a victim of these charges, please be aware that one can work with one's bank to find out about the possibility of having the charges reversed under Federal Regulation "E." If a bank is a member of the National Automated Clearing House Rules Association, that organization's rules permit the reversal of any unauthorized automated clearinghouse transaction if reported within sixty days after the transaction. More information is available online at:

<http://www.nacha.org>

Also, as Webloyalty.com is based in the State of Connecticut, you may wish to contact the Connecticut Attorney General's office for any information and/or assistance that office may be able to provide. You may contact that office at:

55 Elm Street
Hartford, Connecticut 06141-0120
Telephone: (860) 808-5318
Internet: <http://www.ct.gov/ag/>

We will retain your information in our consumer files to help organize our priorities. Thank you for taking the time to share your concerns with Attorney General Crist's Office. If you would like to keep current with news on Attorney General Crist's efforts to fight fraud please follow this link and subscribe to the Attorney General's weekly and monthly electronic newsletters:

<http://myfloridalegal.com/NewsBrie.nsf/Subscriber>

PLEASE DO NOT REPLY TO THIS E-MAIL. THIS ADDRESS IS FOR PROCESSING ONLY.

To contact this office please visit the Attorney General's website at www.myfloridalegal.com and fill out the on-line contact form. Again, thank you for contacting the Office of the Florida Attorney General.

INTERNET COMPLAINT RECEIVED BY THE ATTORNEY GENERAL'S OFFICE ON 12/15/2006
11:12:22 AM

Edward Royer
111 W. Wilder Ave
Tampa, FL 33603
Hillsborough
(813) 288-9525
edroyer@floridalawgroup.com

Name/Firm/Company: Webloyalty.com, inc.
Subject/Category: Internet Transactions
Website: customer-service.shopperdiscountandrewards.com/wli-shopperdiscount-cs.asp

Questions/Comments:

I am a private practice attorney in Tampa. I used to work for the Texas Attorney General in Houston. This company tacks a \$9.00 monthly charge to peoples bank accounts as WLI*Shopperdiscount. I never signed up with this company or authorized any charges and recently noticed same going back to atleast June 2006. See the following sites: http://leblog.exuberance.com/2006/03/why_does_wlisho.html
<http://www.petitiononline.com/104scam/petition.html> There are a lot of vidtims and they need to be stopped. Please call as I will assist in any possible from the private legal sector.

Created: Dorothea Syleos .. 12/15/2006 02:27:18 PM

Last Edited: Last Edited: Kym Oswald-Korte .. 12/15/2006 02:50:15 PM

Internet Mail Reply .. Sent

From: AG@oag.state.fl.us
To: mb8888@gmail.com
bcc: Luz Puerta/OAG
Subject: In reply to your email
Date: 04/21/2006 10:02:23 AM

The Florida Attorney General's Office is in receipt of your email regarding your concerns with Tiger Direct and Reservation Rewards. Attorney General Crist asked that we respond.

This office uses complaints such as yours to develop information about patterns of business activity which might indicate the need for formal investigation or legal action by our office. We will keep your correspondence for future reference. If a pattern is discovered, what originated as a private dispute between buyer and seller may become a matter of broad public interest and thus warrant the Attorney General's intervention under the state's consumer protection laws.

We are forwarding your correspondence to the Attorney General's Economic Crime section for review. What action, if any, this office may take is unknown at this time. If we need further information we will contact you.

Florida's Department of Agriculture and Consumer Services, Division of Consumer Services (DOACS), is the state clearinghouse for consumer complaints and has a voluntary mediation program to assist individual consumers. You may contact DOACS online at:

<http://www.800helpfla.com/>

Or by mail at: 2005 Apalachee Parkway, Tallahassee, Florida 32399. The telephone number is (850) 488-2221 or toll-free from within Florida (800) 435-7352.

Regarding unauthorized credit card charges, the Federal Trade Commission's website provides important information about the Fair Credit Billing Act and Fair Debt Collection Practices Act which may prove helpful to you as you dispute the charges with your credit card company.

<http://www.ftc.gov/bcp/online/pubs/credit/fcb.htm>

<http://www.ftc.gov/bcp/online/pubs/credit/fdc.htm>

<http://www.ftc.gov/bcp/online/edcams/credit/index.html>

Florida's Deceptive and Unfair Trade Practices Act provides individuals with a private remedy to bring an action for damages, attorney's fees and court costs. If you need help finding a lawyer, The Florida Bar offers a Lawyer Referral Service which you may contact toll-free at (800) 342-8060. If you cannot afford to hire an attorney, you may be eligible for low cost or pro bono assistance through a local legal aid office. The Florida Bar can assist you with this process.

In addition, the following is a list of agencies which you may wish to contact as you seek to resolve your individual complaint:

Federal Trade Commission
Toll-free: (877) 382-4357
Internet: <http://www.ftc.gov>

BBB of Southeast Florida (serving Miami, Ft. Lauderdale, West Palm Beach areas)
Phone: (561) 842-1918
Internet: <http://www.bbbsoutheastflorida.org>

Miami-Dade County - Phone: (305) 375-3677
Internet: <http://www.co.miami-dade.fl.us/csd/>

Thank you for contacting Attorney General Crist's Office.

PLEASE DO NOT REPLY TO THIS E-MAIL. THIS ADDRESS IS FOR PROCESSING ONLY.

To contact this office please visit the Attorney General's website at www.myfloridalegal.com and fill out the on-line contact form. Again, thank you for contacting the Office of the Florida Attorney General.

INTERNET COMPLAINT RECEIVED BY THE ATTORNEY GENERAL'S OFFICE ON 04/19/2006
02:25:12 PM

Milton Browne
3819 Knollwood Dr.
Chattanooga, TN 37415
mb8888@gmail.com

Name/Firm/Company: Tiger Direct & RESERVATION REWARDS
Subject/Category: False or Deceptive Trade Practices
Street Address: 7795 West Flagler St. Ste.35
City: Miami
State: FL
ZipCode: 33144
Phone: (800) 800-8300
Website: www.tigerdirect.com

Questions/Comments:

After making an online purchase from Tiger Direct (computer parts) by credit card, I started receiving a \$9.00 /MO charge on my credit card starting in Feb.'06. I didn't notice the charge until I received the Mar. statement. I contacted the RESERVATION REWARDS Co. and was told that they offered the service through Tiger Direct and that I had subscribed to it, (which I didn't) when I placed my order. They said that they would cancel the membership and refund a \$9.00 charge (which they haven't done). I contacted Tiger Direct via email and asked how this Co. obtained my credit card # and haven't had a response. I contacted my credit card co. and requested a form to dispute the charges by this Co. They were very familiar with the scam; it seems that they have scammed thousands besides myself. I'm sure you all have had similar complaints and just wanted to do something to maybe warn others about this fraudulent company. If any action is possible I would be gratified. The RESERVATIONREWARDS tel. # is 800-732-7031 They are owned and operated by webloyalty.com
Thank You
Milton Browne

Created: Amanda Morse .. 04/21/2006 09:29:15 AM

Last Edited: Last Edited: Kym Oswald-Korte .. 04/21/2006 09:47:26 AM

Internet Mail Reply .. Sent

From: AG@oag.state.fl.us
To: patrick@prlafferty.net
Subject: **Internet Transactions**
Date: 04/30/2004 01:06:18 PM

Thank you for bringing your complaint to the attention of Florida Attorney General Charlie Crist. Often it is only through correspondence from concerned and responsible citizens that this office becomes aware of widespread consumer problems.

Complaints are used to develop information about patterns of business activity which might indicate the need for formal investigation or legal action by our office. We will keep your correspondence for future reference. If a pattern is discovered, what originated as a private dispute between buyer and seller may become a matter of broad public interest and thus warrant the Attorney General's intervention under the state's consumer protection laws. Please be aware however, that by law this office cannot offer legal advice to individuals nor act on their behalf.

You may wish to contact the Internet Fraud Complaint Center, a combined effort of the National White Collar Crime Center and the FBI to combat Internet fraud, by telephone at (800) 251-7581, or visit their website at:

www.ifccfbi.gov

The following websites may be helpful to you:

<http://www.ftc.gov/bcp/online/pubs/credit/billed.htm>

<http://myfloridalegal.com>

(follow the path at Consumer Protection/Protecting Yourself Against Consumer Fraud)

PLEASE DO NOT REPLY TO THIS E-MAIL. THIS ADDRESS IS FOR PROCESSING ONLY.

To contact this office please visit the Attorney General's website at www.myfloridalegal.com and fill out the on-line contact form. Thank you for contacting the Office of the Florida Attorney General.

Patrick Lafferty
1506 Siena Ln
Boynton Beach, FL 33436
Palm Beach
(561) 733-1124
patrick@prlafferty.net

Name/Firm/Company: Webloyalty.com
Subject/Category: Internet Transactions
Street Address: 101 Merritt 7, Seventh floor
City: Norwalk
State: CT
ZipCode: 06851
Phone: (203) 846-3300
Website: webloyalty.com, reservationrewards.com, buyerassurance.com, TravelValuesPlus.com,
WalletSheild.com

Questions/Comments: