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**UNITED STATES OF AMERICA  
FEDERAL TRADE COMMISSION**

**COMMISSIONERS:**      **Deborah Platt Majoras, Chairman**  
                                 **Orson Swindle**  
                                 **Thomas B. Leary**  
                                 **Pamela Jones Harbour**  
                                 **Jon Leibowitz**

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<b>In the Matter of</b>	)	
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<b>APPLIED CARD SYSTEMS, INC.,</b>	)	
<b>Delaware Corporation and</b>	)	
	)	<b>DOCKET NO. C-4125</b>
<b>APPLIED CARD SYSTEMS OF</b>	)	
<b>PENNSYLVANIA, INC.,</b>	)	
<b>Pennsylvania Corporation.</b>	)	
	)	

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arising out of a transaction in which the money, property, insurance or services which are the subject of the transaction are primarily for personal, family, or household purposes, whether or

- A. Using obscene or profane language or language the natural consequence of which is to abuse the hearer; or
- B. Causing a telephone to ring or engaging any Third Party in telephone conversation with intent to annoy, abuse, or harass any Third Party at the