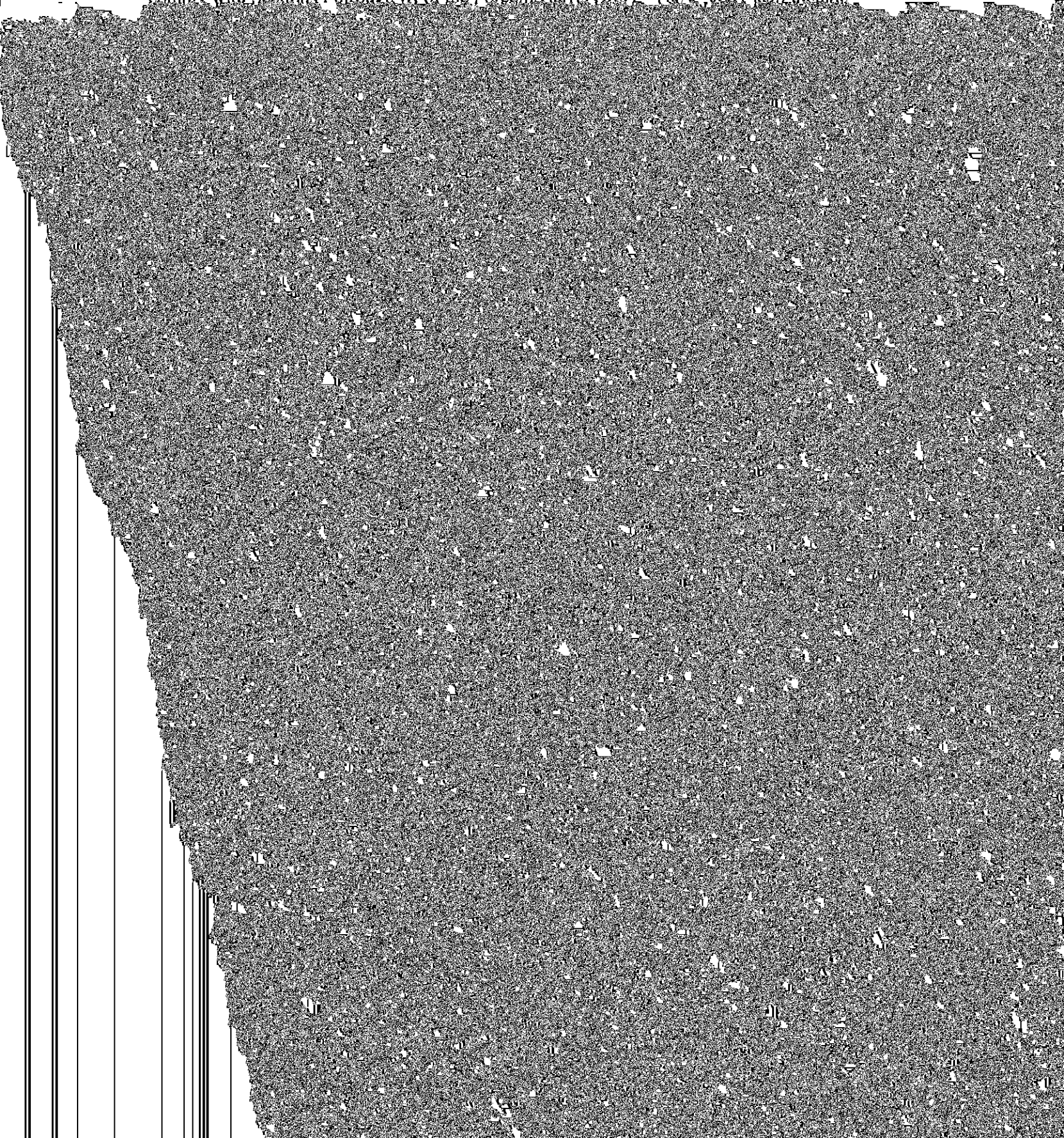


entitled Regulation Z, 12 C.F.R. Part 226, and Section 5(a) of the Federal Trade Commission Act

employees and independent contractors engaged in sales or other customer service functions
comply with Sections I through III of the Porcelli/Harris Order. These steps shall include



D In addition, the Commission is authorized to use all other lawful means, including

paid, quantity of items or services purchased, and description of items or services purchased, to the extent such information is obtained in the ordinary course of business;

D. Complaints and refund requests (whether received directly, indirectly or through any third party) and any responses to those complaints or requests;

E. Copies of all sales scripts, training materials, advertisements, or other marketing



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