

REBUTTAL SHEET

I never used card. He said as well there was talk about...

*Who would have used card? Could it have been my friend's spouse, friend's family member that may have had access? The card was issued on this date and the account was in great standing for a period of...

Typically if someone is going to use a card, they are not going to be gracious enough to make payments on the account. Who was making the payments? (asking a series of questions)



LIEBKKE BAKER & ASSOCIATES, INC.

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November 3, 2008

«MF043»
«MF045»
«MF046»
«MF047»

Tracking #: «MF042»
Account #: «MF090»
Balance: «MF102»
Interest: «MF107»
Other: «MF113»
Total Due: «MF116»

Please refer to the enclosed statement for details. We will advise you if your account has been sent to our department.

Summary of
Cross Media/FTC Settlement Agreement

1/21

This Summary is being provided to you pursuant to a voluntary settlement agreement.

Cross Media Marketing (CMM) and Media Diversions (MD) have entered into a settlement agreement with the Federal Trade Commission (FTC) and the State of California.

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weekly or monthly cost, the consumer must also be told that the billing schedule is different from the cost period, weekly or month quoted.

(5) Before a consumer is asked to provide any credit card, bank account, or other information that

1-077

The date the contract was mailed to the consumer;

The name of the entity responsible for billing, collection, and customer service; and

The address and telephone number of any such entity.

- (2) The contract must be sent, within a reasonable period of time after obtaining the consumer's express informed consent, to each cardholder of the account. The cardholder and the sender of the contract must identify the contents of the mailing, as information regarding the terms and conditions of the contract, the services and consumer requirements that advise the consumer of the time sensitivity of the materials, and must direct the consumer to the appropriate contact information.

DEC

16-2013

1111

...ion feature is involved in a...
...gives a "negative option feature" if the...
...as an acceptance of the offer. Examples of...

The date(s) the charge(s) will be submitted for payment;

The total amount of each charge; and

The specific steps the consumer must take to avoid the charge.

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P. 05

REQUIREMENTS REGARDING INDEPENDENT SALES ORGANIZATIONS

DET

This order imposes specific requirements on the contract between Independent Sales Organizations (ISOs)

and the magazine publisher. The ISO must be independent of XMM and MOS and must be a separate legal entity.

XMM and/or MOS will administer the consumer's magazine service and directly charge the consumer.

(1) There must be a written agreement between XMM and/or MOS and the ISO before XMM and/or MOS may administer any magazine service offered or sold by the ISO.

(2) The written agreement between XMM and/or MOS and the ISO must require the following:

- That the ISO must provide all individuals it employs or contracts with to sell the magazine as part of the ISO's Independent Sales Organization.

AMM
wino:
magazine

MONITORING SALES, VERIFICATION AND CUSTOMER SERVICE CALLS

DJ-0-1

The Order requires that XMM and MAS develop and implement policies and procedures reasonably designed to ensure compliance by their sales and service personnel with the following:

(1) Monitoring oral representations made by persons engaged in sales, verification, customer service and collection functions on a routine and regular basis;

(2) Taping an audio recording of each call during which the consumer's express agreement to make a purchase and be charged is obtained pursuant to the Order, including the phone number and the consumer's name.

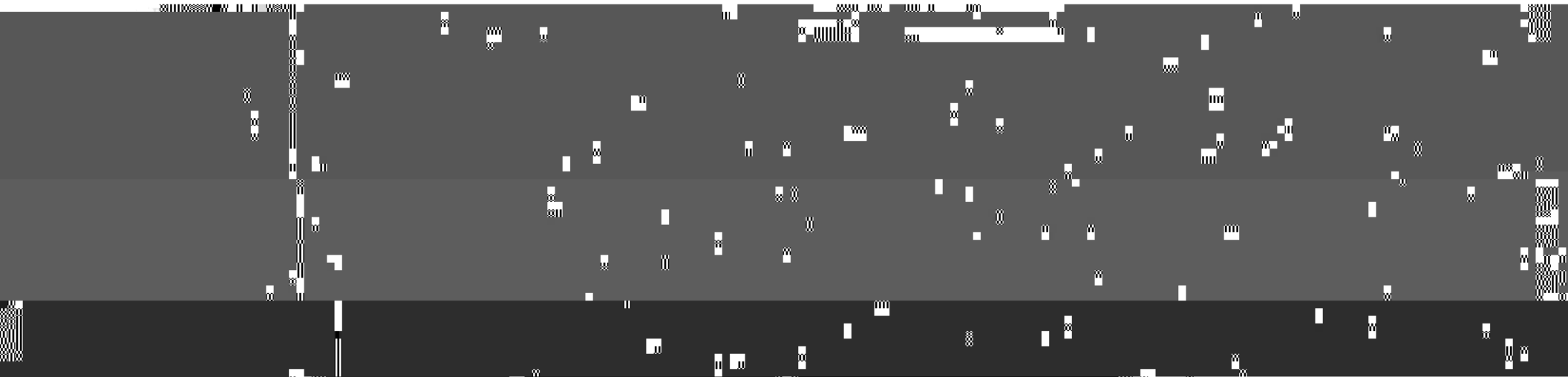
(3) Taping an audio recording of all customer service calls.

(5) Copies of all sales scripts, training materials, advertisements or other marketing materials

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ACKNOWLEDGEMENT

DEC-11





QUESTIONS ARE: STATE YOUR FIRST AND LAST NAME, HOW MANY MANGAZINE
TITLES WILL YOU ORDER PER MONTH AND HOW MANY MONTHS WILL YOU ORDER FOR

DO YOU WANT TO MAKE PAYMENTS
ONLINE OR BY CHECK (MUST STATE YES OR NO) DO WE HAVE
YOUR PERMISSION TO SEND

DO YOU WANT TO MAKE PAYMENTS
ONLINE OR BY CHECK (MUST STATE YES OR NO) DO WE HAVE
YOUR PERMISSION TO SEND

PER THE ORDER WITH

