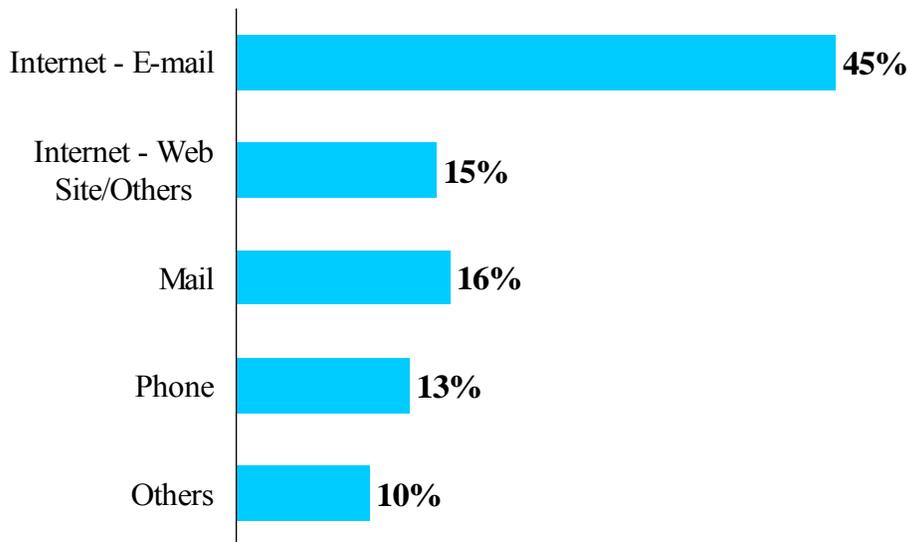


## Company's Method of Contacting Consumers<sup>1</sup>

*January 1 - December 31, 2006*



## Company's Method of Contacting Consumers

*Calendar Years 2004 through 2006*

Contact Method	CY - 2004		CY - 2005		CY - 2006	
	Complaints	Percentages <sup>1</sup>	Complaints	Percentages <sup>1</sup>	Complaints	Percentages <sup>1</sup>
Internet - E-mail	109,333	33%	111,479	34%	138,160	45%
Internet - Web Site/Others	72,437	22%	64,040	20%	46,698	15%
Mail	46,688	14%	59,695	18%	50,340	16%
Phone	54,777	17%	53,531	17%	39,414	13%
Others	45,141	14%	34,832	11%	31,749	10%
<i>Total Reporting Contact Method</i>	<i>328,376</i>		<i>323,577</i>		<i>306,361</i>	

<sup>1</sup>Percentages are based on the total number of fraud complaints for each calendar year where company's method of initial contact was reported by consumers: CY-2004 = 328,376; CY-2005 = 323,577; and CY-2006 = 306,361. 72% of consumers reported this information during CY-2006, 80% and 74% for CY-2004 and CY-2005, respectively.