



P.O. Box 15919, Wilmington, DE 19850-5919

August 2, 2004

KAREN R PATTERSON  
P O BOX 1293  
BLUE JAY CA 92317-1293

Account #: 5222 7720 0021 8151

Dear Ms. Patterson:

We welcome this opportunity to address the concerns you have regarding your account.

To further research your dispute, please provide us with the following information in a signed letter:

1. Please include the merchant's name, dollar amount, and posting date of each disputed charge.
2. The exact reasons for your dispute (e.g. if services were performed improperly, if you disagreed with the price, or if what you received was wrong or faulty).
3. Your efforts to resolve the dispute with the merchant and their reply.
4. Copies of invoices/contracts/warranties/sales slips (front and back).
5. Please include any supporting documentation.

We want to assist you in resolving this with the merchant; however, there is a limited time period that we have to present this information. We suggest that you write back to us within ten days of receiving this letter. If you delay in responding, we will have very few options for assisting you. An envelope is enclosed for your convenience, or you may fax your response to 1-800-352-3913 for prompt handling.

We appreciate this opportunity to be of service and look forward to your continuing participation in our credit card program.

Sincerely,

*M. Victor*

M. Victor  
Cardmember Services  
1-800-334-0601

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