

August 16, 2002

PRIVACY PROTECTION MEMORANDUM

Dear Client:

Unfortunately we live in a world where our privacy is consistently being threatened, both online and through the various businesses and governmental organizations that we deal with. In an effort to assist you in protecting your privacy, we have enclosed two (2) articles that we recommend you take the time to read and follow some, or all, of the suggestions.

In addition, beginning July 1, 2002, you can have your name removed from any direct market solicitation that uses data from credit reporting agencies. This can be accomplished by calling **(888) 567-8688** or you can write to each of the credit reporting bureaus list below making sure to include the following information:

- Full Name
- Current Address
- Social Security Number
- Telephone Number

Please include a statement in your letter that you would like to “opt out” from all pre-approved credit solicitations. The address of each credit agency is listed in the accompanying article.

We highly recommend *Step Six* listed in the enclosed article *10 Steps to Privacy Protection* which allows you to put a **fraud alert** in your credit file of each major credit reporting agency so information is not released without your written consent.

We have installed a software program to block “Spam” (unwanted e-mail) on our office e-mail system. The program is called PRAETOR, and is available through the Internet at www.cmsconnect.com. We have found that it blocks about 80 to 90 percent of unwanted e-mails. This saves us a lot of wasted time.

Should you have any questions regarding any of the information provided, please do not hesitate to contact our office.

FISHMAN, BLOCK + DIAMOND, LLP