

ALWAYS ANSWER A QUESTION WITH A QUESTION!

Who is Mutual Savings?

- A) We are *your* information center for assisting *all* visa and master card holders with lower interest rates on their existing accounts. (Go on with pitch.)
- B) We work with over 250,000 lending institutions in assisting their card holders in reducing their interest rates. (Go on with pitch.)

What will my new interest rate be?

- A) 3-12% lower than it is right now. (Go on with pitch.)
- B) We obtain the lowest interest rates available to you today. (Go on with pitch.)

Which card are you talking about?

- A) I'm referring to ANY visa or master card that you have paid on time and remained under the credit limit with for at least the last six months. You of course still have accounts that meet those requirements right? (Go on with pitch.)
- B) Your open and active visa and master card accounts. (Go on with pitch.)

Where did you get my number?

- A) Credit related sources gave me your number. My job is to process you through for the lower interest rates you've earned. (Go on with pitch.)

I don't have a credit card

- A) You carry a debit card right? Our computers can't tell the difference between a credit card and a debit card. I'll update the record to reflect that you're carrying a debit card.
- B) Most of our referrals still carry an open and active credit card. I'll update the record so we're not calling you a second time.

How much is this going to cost me?

- A) Not one penny out of your pocket because you are carrying balances. (Go on with pitch.)
- B) There is no out of pocket expense to our consumers to have their interest rates reduced. (Go on with pitch.)

How are you going to lower my interest rates?

- A) Mutual Savings is the information center that facilitates the process of lowering your interest rates with you AND the company that issued your credit cards. (Go on with pitch.)
- B) We work with over 250,000 lending institutions in assisting their customers obtain lower interest rates on their existing accounts. (Go on with pitch.)

What is this call about?

- A) I'm sure you're tired of sending payments to your credit cards and not seeing your balance go down. I'm calling to change that. (Go on with pitch.)
- B) Every percentage that we lower your interest rate is money back in your pocket. I'm calling to save you money. (Go on with pitch.)

I only have a visa

- A) Visa and master card are the same type of company. The only thing that differs is of course the interest rate. (Go on with pitch.)
- B) Our computers can't differentiate between a visa versus a master card logo. As long as you're carrying a visa OR a master card we can assist with lowering the rate. (Go on with pitch.)

Don't you already know that?

- Financial information can change on a daily basis. Our referrals can be anywhere from 6 to 18 months old, I'm verifying that the information I have here is still correct. (Go on with pitch.)

EXHIBIT B10f1