

# **TRO Exhibit 18**

**DECLARATION OF MARTHE ROBERGE**  
Pursuant to 28 U.S.C. §1746

ORIGINAL

1. My name is Marthe Roberge and I reside in Duncan, British Columbia, Canada. The following facts are known to me personally, and if called as a witness, I could and would competently testify thereto.
2. On Sunday, December 28, 2008, between 5:30 and 6:00 pm, I received an automated telephone call from Mutual Consolidated Savings (MCS). The recording said that MCS had an urgent offer for me that would save me money, but that it would expire at the end of the day. The recording indicated I should press 1 if I was interested in learning more, and I did so.
3. I was connected with a man who told me that MCS could lower the interest rate on my credit cards to save me a lot of money, but did not specify how much money. I asked him if MCS was legitimate and he assured me that MCS was legitimate and worked with every Canadian bank. He asked me for information about my financial accounts and I told him that I banked at the Bank of Montreal (BMO), and had a BMO MasterCard. He also requested, and I disclosed, the number, credit limit and the expiration date on my BMO MasterCard. At that point he put me hold.
4. When the MCS representative came back on the line, he knew a lot more information about me, including my address, and the interest rate on my MasterCard. He asked me if I had an account at Life Savings Credit Union and I said yes. He knew the account number to my checking account at Life Savings Credit Union account without me providing it. He also knew that I had a line of credit with the Bank of Montreal, something I had not told him and did not wish to disclose. He also informed me that my credit card

interest rate was 6.5%. I could not confirm that at the time because I did not know the interest rate on my card.

5. The MCS representative asked more questions and put me on hold again. Finally, he claimed that he had already succeeded in reducing the interest rate on my BMO MasterCard to just 1% and that nobody could change that. At this point, I was quite suspicious because I did not believe that my interest rate could be lowered so dramatically, and I thought it was strange for a company affiliated with my bank to call on a Sunday evening. I hung up the phone before the representative could go any further.

6. After I ended the call, the MCS representative immediately called back. I knew the call was from MCS because I have caller ID. I refused the call, and MCS never attempted to contact me again. However, because I had given out my account number and was afraid that information could be misused, on Monday morning I went to my local Royal Canadian Mounted Police (RCMP). I spoke with an officer there who told me I should cancel my credit card.

7. After speaking with the RCMP officer, I went to my local Bank of Montreal branch in Duncan, BC. I cancelled my BMO credit card and had the account number changed on my line of credit.

I swear or affirm under penalty of perjury that to the best of my knowledge and belief the foregoing is true and accurate.

Dated: March 25/09

Marthe Roberge  
Marthe Roberge