

Exhibit 2



UNITED STATES OF AMERICA  
FEDERAL TRADE COMMISSION  
WASHINGTON, D.C. 20580

Consumer Response Center

November 7, 2008

Denny R Hardin  
2450 Elmwood  
Kansas City, MO 64127

RE: FTC Ref. No. 20825305

Dear Denny R Hardin:

Thank you for recent correspondence. The Federal Trade Commission acts in the public interest to stop business practices that violate the laws it enforces. Letters from consumers and businesses are very important to the work of the Commission. They are often the first indication of a problem in the marketplace and may provide the initial evidence to begin an investigation. The Commission does not resolve individual complaints. The Commission can, however, act when it sees a pattern of possible violations developing.

The information you have provided will be recorded in our complaint retention system. This computerized system enables us to identify questionable business practices that are generating numerous complaints and may be in violation of the law.

Thank you for providing information that may be used to develop or support Commission enforcement initiatives.

Sincerely Yours,

Consumer Response Center



UNITED STATES OF AMERICA  
FEDERAL TRADE COMMISSION  
WASHINGTON, D.C. 20580

Consumer Response Center

November 10, 2008

Denny R Hardin  
2450 Elmwood  
Kansas City, MO 64127

RE: FTC Ref. No. 20844021

Dear Denny R Hardin:

Thank you for recent correspondence. The Federal Trade Commission acts in the public interest to stop business practices that violate the laws it enforces. Letters from consumers and businesses are very important to the work of the Commission. They are often the first indication of a problem in the marketplace and may provide the initial evidence to begin an investigation. The Commission does not resolve individual complaints. The Commission can, however, act when it sees a pattern of possible violations developing.

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WASHINGTON, D.C. 20580

Consumer Response Center

December 12, 2008

Denny Hardin  
2450 Elmwood  
Kansas City, MO 64127

RE: FTC Ref. No. 21133502

Dear Denny Hardin:

Thank you for recent correspondence. The Federal Trade Commission acts in the public interest to stop business practices that violate the laws it enforces. Letters from consumers and businesses are very important to the work of the Commission. They are often the first indication of a problem in the marketplace and may provide the initial evidence to begin an investigation. The Commission does not resolve individual complaints. The Commission can, however, act when it sees a pattern of possible violations developing.

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WASHINGTON, D.C. 20580

Consumer Response Center

December 26, 2008

Denny Hardin  
2460 Elmwood  
Kansas City, MO 64127

RE: FTC Ref. No. 21236440

Dear Denny Hardin:

Thank you for contacting the Federal Trade Commission. Although our jurisdiction is broad in scope, we do not have authority over banks or credit cards that are issued by banks. To file a complaint with the appropriate bank regulatory agency, you will need to determine the following:

1. If the bank has the word National or the letters N.A. in its title, the complaint should be sent to:

Comptroller of the Currency  
Compliance Management, Customer Assistance Group  
Washington, DC 20219  
(800) 613-6743

2. A complaint about a state-chartered bank that is a member of the Federal Reserve System should be sent to:

Board of Governors of the Federal Reserve System  
Division of Consumer and Community Affairs  
Washington, D.C. 20551  
(202) 452-3693

3. Complaints regarding state-chartered, federally insured banks that are not members of the Federal Reserve System should be sent to:

Federal Deposit Insurance Corporation  
Compliance and Consumer Affairs Division  
Washington, D.C. 20429  
(877) 275-3342.

4. Complaints about federal-chartered savings banks should be sent to:

Office of Thrift Supervision  
Division of Consumer Affairs  
Washington, DC 20552  
(800) 842-6929.

We hope the above information is helpful to you in resolving your problem.

Sincerely Yours,

Consumer Response Center



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WASHINGTON, D.C. 20580

Consumer Response Center

January 15, 2009

Denny Hardin  
2450 Elmwood  
Kansas City, MO 64127

RE: FTC Ref. No. 21403490

Dear Denny Hardin:

Thank you for recent correspondence. The Federal Trade Commission acts in the public interest to stop business practices that violate the laws it enforces. Letters from consumers and businesses are very important to the work of the Commission. They are often the first indication of a problem in the marketplace and may provide the initial evidence to begin an investigation. The Commission does not resolve individual complaints. The Commission can, however, act when it sees a pattern of possible violations developing.

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WASHINGTON, D.C. 20580

Consumer Response Center

January 22, 2009

Denny Hardin  
2450 Elmwood  
Kansas City, MO 64127

RE: FTC Ref. No. 21456347

Dear Denny Hardin:

Thank you for recent correspondence. The Federal Trade Commission acts in the public interest to stop business practices that violate the laws it enforces. Letters from consumers and businesses are very important to the work of the Commission. They are often the first indication of a problem in the marketplace and may provide the initial evidence to begin an investigation. The Commission does not resolve individual complaints. The Commission can, however, act when it sees a pattern of possible violations developing.

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WASHINGTON, D.C. 20580

Consumer Response Center

January 27, 2009

Denny Hardin  
2450 Elmwood  
Kansas City, MO 64127

RE: FTC Ref. No. 21488557

Dear Denny Hardin:

Thank you for recent correspondence. The Federal Trade Commission acts in the public interest to stop business practices that violate the laws it enforces. Letters from consumers and businesses are very important to the work of the Commission. They are often the first indication of a problem in the marketplace and may provide the initial evidence to begin an investigation. The Commission does not resolve individual complaints. The Commission can, however, act when it sees a pattern of possible violations developing.

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FEDERAL TRADE COMMISSION  
WASHINGTON, D.C. 20580

Consumer Response Center

March 3, 2009

Denny Hardin  
2450 Elmwood  
Kansas City, MO 64127

RE: FTC Ref. No. 21904752

Dear Denny Hardin:

Thank you for recent correspondence. The Federal Trade Commission acts in the public interest to stop business practices that violate the laws it enforces. Letters from consumers and businesses are very important to the work of the Commission. They are often the first indication of a problem in the marketplace and may provide the initial evidence to begin an investigation. The Commission does not resolve individual complaints. The Commission can, however, act when it sees a pattern of possible violations developing.

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FEDERAL TRADE COMMISSION  
WASHINGTON, D.C. 20580

Consumer Response Center

April 1, 2009

Denny Hardin  
2450 Elmwood  
Kansas City, MO 64127

RE: FTC Ref. No. 22217970

Dear Denny Hardin:

Thank you for recent correspondence. The Federal Trade Commission acts in the public interest to stop business practices that violate the laws it enforces. Letters from consumers and businesses are very important to the work of the Commission. They are often the first indication of a problem in the marketplace and may provide the initial evidence to begin an investigation. The Commission does not resolve individual complaints. The Commission can, however, act when it sees a pattern of possible violations developing.

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Consumer Response Center



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FEDERAL TRADE COMMISSION  
WASHINGTON, D.C. 20580

Consumer Response Center

June 26, 2009

Denny Hardin  
2450 Elmwood  
Kansas City, MO 64127

RE: FTC Ref. No. 21438590

Dear Denny Hardin:

Thank you for recent correspondence. The Federal Trade Commission acts in the public interest to stop business practices that violate the laws it enforces. Letters from consumers and businesses are very important to the work of the Commission. They are often the first indication of a problem in the marketplace and may provide the initial evidence to begin an investigation. The Commission does not resolve individual complaints. The Commission can, however, act when it sees a pattern of possible violations developing.

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Thank you for providing information that may be used to develop or support Commission enforcement initiatives.

Sincerely Yours,

Consumer Response Center



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Comptroller of the Currency  
Administrator of National Banks

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February 12, 2009

Denny R. Hardin  
[REDACTED]

2450 Elmwood  
Kansas City MO 64127

Re: Case#: 855334

CHASE BANK USA, NATIONAL ASSOCIATION

Dear Mr. Hardin and [REDACTED]

We received your correspondence regarding the above referenced bank.

Upon review of the correspondence, we find we need the information checked below in order to thoroughly address your concern(s). Upon receipt, we will continue our review.

X The Office of the Comptroller of the Currency (OCC) will only act on complaints that are submitted in writing and signed by the owner of the account(s) in question. If the person filing the complaint is the legal guardian, attorney of complainant, or holder of power of attorney, documentation showing that authorization must be submitted. A brief statement of authorization signed by the owner of the account is sufficient.

If we do not hear from you within 30 calendar days, we will assume you no longer require our assistance and close our file. Should you have any questions, please do not hesitate to contact me at the address below.

Sincerely,

*Customer Assistance Group*

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Customer Assistance Group, 1301 McKinney Street, Suite 3450, Houston, Texas 77010  
Phone: (800) 613-6743, FAX: (713) 336-4301



August 13, 2009

Case Number: DE1065277



DENNY RAY HARDIN  
2450 ELMWOOD AVE  
KANSAS CITY MO 64127-4535

Dear Customer:

We have received your inquiry about an international item you mailed. Your inquiry has been assigned the case number shown above. If you contact us, please include this case number. This will help us to identify and respond to your inquiry.

While we have processed your inquiry, it may take a lengthy period of time for a response to be received from the foreign postal administration. Under international agreements, however, we must allow an appropriate period of time for them to respond to our inquiry. We will notify you as soon as a response is received. Please do not file a duplicate inquiry while we are waiting for their reply.

If you sent a registered article, the maximum indemnity payable to all countries is \$44.86, plus postage. If your item contained a postal money order, you must file a Form 6401, *Domestic Money Order Inquiry*, at your local Post Office. If your item contained a bank money order or other financial document, such as a personal check or a cashier's check, we recommend you contact the bank concerning their stop payment and replacement procedures.

If, at any time, you want us to stop processing this inquiry because the article has been delivered or returned, please complete the section below and return this letter to us. A return envelope is enclosed for your convenience.

Thank you,

Terry Street  
Supervisor  
International Claims and Inquiries Office

Please stop processing this inquiry because:

Case Number: DE1065277

The article was delivered to the addressee. Date: \_\_\_\_\_  
 The article has been returned to me. Date: \_\_\_\_\_

Other: \_\_\_\_\_

Signed: \_\_\_\_\_ Date: \_\_\_\_\_