

Recipient: BRYAN MACNEILL

Sender: Credit cards and prepaid cards

Subject: Re: Transactions, statements of account

Sent on: April 3, 2014 09:41 AM

Dear Mr. MacNeill,

First of all, we like to assure you that we will do our very best to assist you in predicament and we sincerely hope that this situation will not sour the rest of your trip.

In regards to the transactions on your account, rest assured that none of the transactions from "FRG*TEAMFANSHOP" were posted. Indeed, an authorization was requested for two transactions but then two credits were applied to your account for those same transactions, meaning that nothing was charged from this merchand.

Furthermore, your Visa Desjardins Classic card has been temporarily suspended by our Fraud Prevention department, for security reasons. We are sorry for any inconvenience this situation may have caused you. Unfortunately, it is impossible for us to reactivate the card by email, for security purposes. Therefore, we invite you to contact us collect <u>24/7</u>, as previously mentionned, at 1-514-397-4610.

From Malaysia, you can dial 1-800-80-00-17 and give the operator the aforementioned phone number, as explained on the www.infocanadadirect.com website. Calling an operator from a public phone may require coins or phone card. One of our representatives will be able to make the necessary verifications on your account and reactivate your card.

In closing, we wish you the very best and hope that this situation is resolved very quickly.

We thank you for the confidence you have shown in Desjardins for your Visa Desjardins Classic card. Please note that we remain available for additional information by email or by telephone.

Best regards,

Philip

Your Internet Centre Representative

Desjardins Card Services for Westminster Savings Credit Union

This message is directed solely to the addressee indicated in the heading. It contains confidential information which may not be disclosed without consent. If you are not the intended recipient of this message, please notify the sender by email and destroy this message as well as all existing copies.

Original message

Recipient: Credit cards and prepaid cards
Sender: BRYAN MACNEILL

Subject: Transactions, statements of account

Sent on: October 21, 2045

I am trying to reply to a message from Margaux but nothing happens when I hit the send button.

This is my response:

It is much easier for me to communicate this way.

Pay phones are awkward here and there is a 9 hour time difference.

Please advice me of the status of my account.

This is an urgent situation. I am overseas and need means of acquiring cash, airline tickets, and Hotel bookings.

Please advise promptly by email or this message box.

Original message:

Dear Mr. Macneill,

We would like to infirm you that you can contact us collect 24/7 at 1-514-397-4610.

From Malaysia, you can dial 1-800-80-00-17 and give the operator the aforementioned phone number, as explained on the www.infocanadadirect.com website. Calling an operator from a public phone may require coins or phone card.

We thank you for the confidence you have shown in Desjardins for your Visa Desjardins card. Please note that we remain available for additional information by email or by telephone toll-free at 1-800-363-3380.

If you wish to give us your feedback in regards to the quality of the service we provided you with by email, please copy and paste the following link in your browser: https://www.surveymonkey.com/s/wscu_Desjardins_survey

Best regards,

Margaux

Your Internet Centre Representative

Desjardins Card Services for Westminster Savings Credit Union