

***** PLEASE READ – IMPORTANT LEGAL NOTICE *****

**FOR ALL PERSONS HOLDING CASHABLE VOUCHERS ISSUED BY
THE CONSUMERS TRUST**

On December 5, 2005, The Consumers Trust filed a bankruptcy petition in the United States Bankruptcy Court for the Southern District of New York. The Consumers Trust was in the business of issuing vouchers – called “**Cashable Vouchers**” – to consumers in the United States and Canada as part of a sales promotion agreement between The Consumers Trust and certain merchants selling a wide variety of consumer products and services.

You have received this notice because, according to The Consumers Trust, you were issued a Cashable Voucher. Accordingly, you may be entitled to recover a portion of the amount of your Cashable Voucher through The Consumers Trust’s bankruptcy case.

If your only claim against The Consumers Trust is for the face amount of your Cashable Voucher, then in order to assert your rights to such a recovery, you must do the following:

1. Complete the single-page “Proof of Claim” form that was mailed to you along with this notice by writing your name, address, and telephone number where indicated.
2. In the box labeled “Basis for Claim” (box 1), check the “other” box and write “Cashable Voucher Holder” on the line next to it.
3. In the box labeled “Date debt was incurred” (box 2), write the date you were issued your Cashable Voucher.
4. If you have sued The Consumers Trust and obtained a court judgment, insert the date of that judgment in box 3.
5. In the box labeled “Total Amount of Claim at Time Case Filed” (box 4), write the face amount of your Cashable Voucher above the line labeled “(unsecured nonpriority)” and above the line labeled “Total.”
6. In box 6 labeled “Unsecured Nonpriority Claim” write the face amount of your Cashable Voucher after the words “Unsecured Nonpriority Claim.” The Consumers Trust does not believe that Cashable Voucher claims are Unsecured Priority Claims (box 7 on the Proof of Claim form). If you have a good faith basis to assert a priority status, that is your right, but it is probable that your Proof of Claim will be objected to on that basis and you or your representative may have to appear before the Bankruptcy Court to defend any alleged entitlement to have your Cashable Voucher claim treated as a Priority Claim.
7. Sign and date the Proof of Claim form at the bottom where indicated.
8. All other spaces on the form may be left blank.
9. Mail your completed Proof of Claim form so that it will be **received** no later than **5:00 p.m. (Eastern Standard Time)** on **March 15, 2006**, at:

IF SENT BY MAIL:

United States Bankruptcy Court
Southern District of New York
The Consumers Trust Claims Processing
P.O. Box 5102, Bowling Green Station
New York, NY 10274-5102

IF SENT BY HAND OR OVERNIGHT COURIER:

United States Bankruptcy Court
Southern District of New York,
The Consumers Trust Claims Processing
One Bowling Green, Room 534
New York, New York 10004-1408

If The Consumers Trust objects to the payment of your claim, (for example, if you are not identified in its records as someone to whom a Cashable Voucher was issued) or if The Consumers Trust needs additional information about your claim, you will receive a separate notice at a later date.

Do not rely on these instructions if you wish to assert any claim against The Consumers Trust other than a claim for the face amount of your Cashable Voucher. If you wish to assert any other claims against The Consumers Trust you may still use the accompanying Proof of Claim form for that purpose, but The Consumers Trust cannot take any responsibility for the content of your Proof Claim and if you have questions, you should consult an attorney.