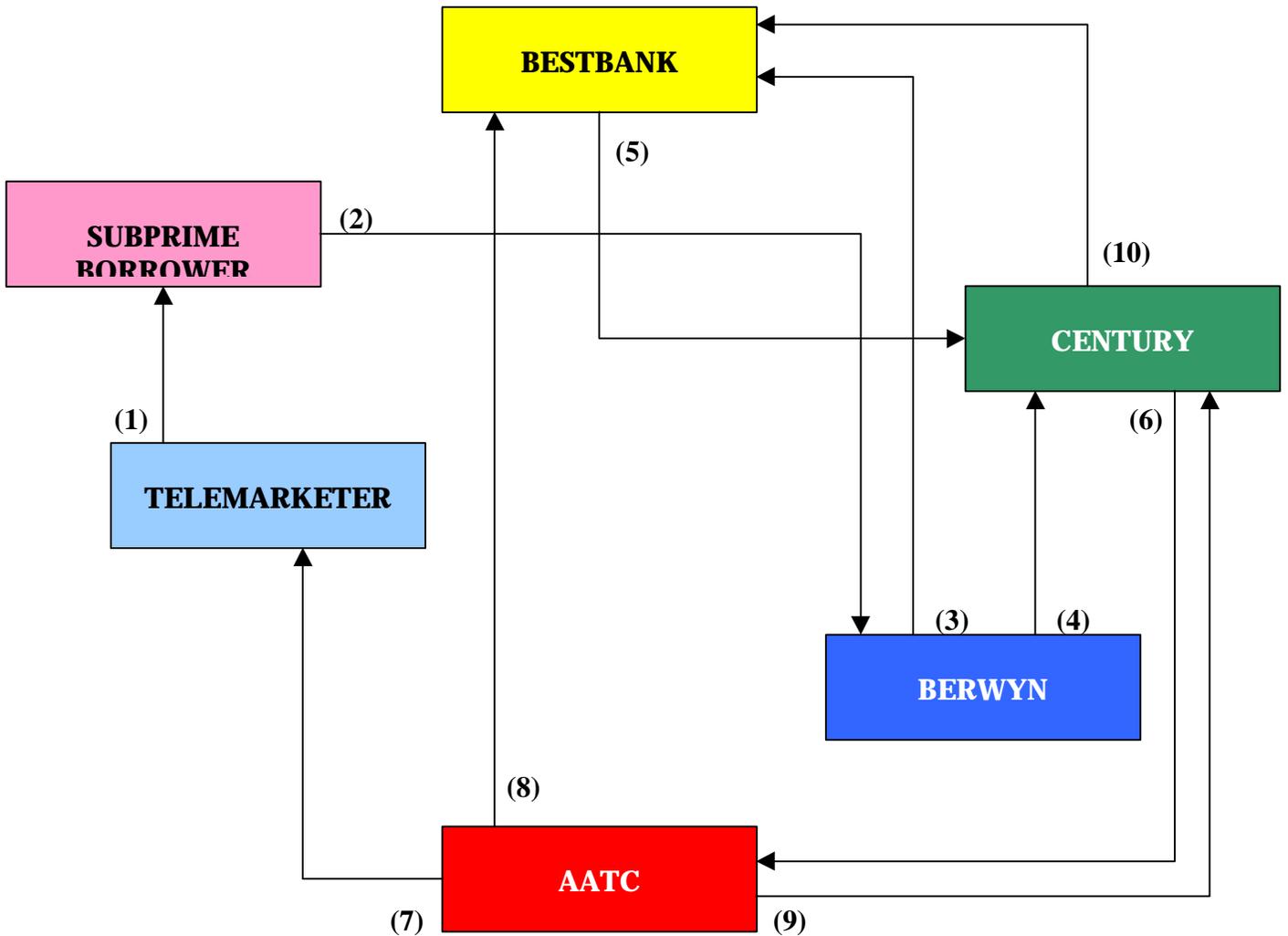


UNSECURED CREDIT CARD FLOWCHART



- (1) Telemarketer makes the solicitation to the borrower.
- (2) Borrower sends application and \$20 check to Berwyn.
- (3) Berwyn advises BestBank of new card.
- (4) Berwyn transfers \$20 from borrower to Century Financial Group, Inc. (Century).
- (5) BestBank funds card and sends \$543 to Century for All Around Travel Club (AATC) package.
- (6) Century transfers \$498 to AATC.
- (7) AATC instructs telemarketer to send travel package materials to borrower.
- (8) AATC transfers \$30 merchant fee to BestBank.
- (9) AATC transfers \$398 commission to Century.
- (10) Century transfers \$25 booking fee to BestBank.