



March 10, 2005

Bruce I. Hillberry
P. O. Box 9223
Louisville, KY 40215

Dear Bruce I. Hillberry:

Thank you for your recent inquiry concerning a request for personal identification for a Visa transaction. We have forwarded the information you provided to the appropriate area for processing.

Please be assured that merchants may not refuse to honor a Visa card simply because the cardholder refuses a request for supplementary information. The only exception is when a Visa card is unsigned when presented. In this situation, a merchant must obtain authorization, review additional identification, and require the cardholder to sign the card before completing a transaction.

Many cardholders have expressed concern about the recording of supplementary personal information on a bankcard sales draft. In response, several states have passed legislation that prohibits requiring such information on the transaction form. To find out if your state has passed such legislation, please contact your state legislator's office.

In the future, if you have a concern about a specific merchant practice, we suggest you contact your Visa card Issuer directly to obtain timely assistance. You'll find the appropriate address on your Visa statement.

Customer service and satisfaction are important to Visa. We hope this information proves helpful to you, and we thank you for using Visa.

Sincerely,

Lorraine A. Garrett
Director, Global Distribution Network
Case Number: CU200503-4134