

**This is Exhibit "M" referred to in the affidavit  
of Terry Chapman sworn before me,  
this 15 day of January, 2007**

A handwritten signature in black ink, appearing to read 'MRS', with a long horizontal flourish extending to the right.

**A COMMISSIONER FOR TAKING AFFIDAVITS**

**MARGARET R. SIMS**

Blind email to all master agents...January 25, 11.22 am...with copy of Dan Coldwells letter.

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**From:** settlement@cu-connect.com [mailto:settlement@cu-connect.com]

**Sent:** Friday, January 05, 2007 11:22 AM

**Cc:** terry@cu-connect.com; 'Dan Coldwell'; 'Kevin Lotfi'

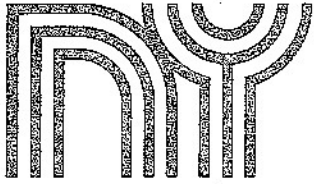
**Subject:** Important Urgent Notice From NYCCU regarding Card Programs

ALL MASTER AGENTS PLEASE READ ATTACHED ASAP

NOTICE FROM NORTH YORK COMMUNITY CREDIT UNION



MCI SHUTDOWN.tif



# North York Community Credit Union Limited

January 5, 2007

Terry Chapman  
CRO  
3791351 Canada Inc.  
10 Milner Business Court  
Toronto, Ontario  
M1B 3C6

Dear Terry:

Last night MasterCard International notified us that they are turning off the 622098 BIN as of 3:00 pm eastern January 5, 2007 – today.

They cite compliance violations as the reason for this action. We will be contacting MCI shortly through our solicitors to explore options.

Can you please notify the Master Agents of this development?

Sincerely,

A handwritten signature in black ink, appearing to read 'Dan Coldwell', written over a white background.

Dan Coldwell  
Chief Operating Officer