Exhibit 6

2008 Arbitration Report
Summary of Findings

2008	Consumers	Case Type	Disposition	Prevailing Party	Consumer Represented?	Dollar Amount Requested	Dollar Amount Awarded
Quarter 1	537	537 Credit Card Contracts	178 Awarded 61 Dismissed 298 Not Reported	5 Consumers 179 Businesses 353 Not Reported	10 Consumers Had Lawyers 527 Did Not	$4,605,542.33	$1,577,696.52
Quarter 2	637	636 Credit Card Contracts; 1 Miscellaneous (Home Repair Warranty)	121 Awarded 70 Dismissed 446 Not Reported	7 Consumers 121 Businesses 509 Not Reported	10 Consumers Had Lawyers 627 Did Not	$5,382,056.16	$927,282.26
Quarter 3	721	721 Credit Card Contracts	196 Awarded 128 Dismissed 397 Not Reported	5 Consumers 197 Businesses 519 Not Reported	17 Consumers Had Lawyers 704 Did Not	$5,746,261.33	$1,439,296.44
Quarter 4	652	652 Credit Card Contracts	124 Awarded 70 Dismissed 458 Not Reported	2 Consumers 121 Business 529 Not Reported	10 Consumers Had Lawyers 642 Did Not	$5,622,091.26	$1,058,053.06
	2,547	2,546 Credit Card Contracts; 1 Miscellaneous	619 Awarded 329 Dismissed 1,599 Not Reported	19 Consumers 618 Businesses 1910 Not Reported	47 Consumers Had Lawyers 2,498 Did Not	$21,355,951.08	$5,002,328.28