

MEMORANDUM

To: Fox 4

From: Media Relations Department

Date: November 20, 2012

Re: Fox 4 media report

AMG Services, Inc. is a subdivision of the Miami Tribe of Oklahoma, a federally recognized Indian Tribe, and is wholly owned by the Miami Tribe. AMG is a shared services provider for online lenders that are wholly owned by the Miami Tribe of Oklahoma and other federally-recognized Indian tribes.

These online lenders provide a vital service to many Americans who would otherwise be without access to short-term financial assistance. For many of their customers, the alternative to an online loan would be, at best, simply writing a bad check, or, at worst, the prospect of bankruptcy and the loss of their home, or worse yet, pressure toward more desperate and unproductive behaviors.

These online lenders are strictly regulated by, and comply with, sovereign tribal laws and all applicable federal laws. AMG does not comment on pending litigation, except to say that it vigorously disputes the allegations in the pending litigation and is confident AMG will prevail in said matters.

As for claims about collection practices, we are aware that fake debt collectors that are unassociated with AMG have contacted borrowers of online lenders, credit card companies and other financial institutions, and we direct you to the Federal Trade Commission's ongoing investigations into fake debt collectors as set forth in press releases issued by the FTC:

<http://www.ftc.gov/bcp/edu/pubs/consumer/alerts/alt076.shtm>

<http://www.ftc.gov/opa/2012/02/acc.shtm>

<http://www.ftc.gov/opa/2012/04/broadway.shtm>

In all instances where AMG learned that fake debt collectors were targeting consumers of the online lenders for whom AMG provides its services, AMG provided information regarding those instances directly to the U.S. Secret Service and/or encouraged those consumers to contact either the U.S. Secret Service or the Federal Trade Commission.

For safety and security purposes, AMG does not allow its employees to divulge the physical location of our offices, but allows employees to provide the location of the lenders for whom AMG provides its services.