



December 22, 2008

Congresswoman Carolyn Maloney
2331 Rayburn House Office Building
Washington D.C. 20515

Congressman Gus Bilirakis
1630 Longworth House Office Building
Washington, DC 20515

Dear Congresswoman Maloney and Congressman Bilirakis,

Thank you for your recent letter concerning the United Macedonian Diaspora's affinity credit card. I am enclosing a letter from the issuing bank's partner on this particular program, Cardpartner.com, to the president of the UMD organization which explains their immediate changes to the imagery on the card. In short, the Star of Vergina will no longer appear on the card or the website promoting the card.

Visa is the technology company that facilitates the electronic transactions and does not issue cards. Accordingly, we relayed your concerns to the card issuer, UMB and its co-brand partner, Cardpartner.com. The results of those communications are found in the attached letter.

Thank you for drawing this to our attention. We sincerely hope the solution imposed by the card issuer is satisfactory.

Sincerely,

A handwritten signature in black ink, appearing to read "Daniel J. McDermott". The signature is fluid and cursive, with a long horizontal stroke extending to the right.

Daniel J. McDermott
Head of U.S. Government Relations
Visa Inc.