Attachment NN

OFFICIAL TRANSCRIPT PROCEEDING

FEDERAL TRADE COMMISSION

MATTER NO. [redacted]

TITLE LIFEWATCH, INC.

DATE RECORDED: OCTOBER 3, 2014
TRANSCRIBED: FEBRUARY 2, 2015
REVISED: FEBRUARY 13, 2015

PAGES 1 THROUGH 18

TELEPHONE CONVERSATION BETWEEN MS. RODELL AND DIANA MEY

10.3.14 AT 10:57 AM FROM CID 708.529.4774 TO CID 304.[redacted]WAV

FEDERAL TRADE COMMISSION

I N D E X

RECORDING:	PAGE:
Telephone Conversation Between	
Ms. Rodell and Diana May	4

FEDERAL TRADE COMMISSION

In the Matter of:)
Lifewatch, Inc.) Matter No. [redacted]
)
---)

October 3, 2014

The following transcript was produced from a digital recording provided to For The Record, Inc. on January 23, 2015.

P R O C E E D I N G S

- - - - -

TELEPHONE CONVERSATION BETWEEN MS. RODELL AND DIANA MEY

MS. MEY: Hello?

RECORDED MESSAGE: Recently, there were 281,000 hospital admissions for hip fractures among people aged 65 and older, and one out of five hip-fracture patients die within a year of their injury. Don't gamble with your personal health and safety. Get a free medical alert system shipped to you for free with no charge for activation, but you must act now.

Press one to get your free system; press five to be removed; but to be protected 24 hours per day, seven days per week, press one now.

(Selection entered.)

(Brief on-hold music.)

MS. RODELL: Good afternoon. This is Ms. Rodell (phonetic), and my agent ID is 955. May I ask whom I have the pleasure of speaking with today?

MS. MEY: This is Diana.

MS. RODELL: How are you today, Ms. Diana?

MS. MEY: I'm doing pretty good.

MS. RODELL: Great, great. I was giving you a call today to give you some information in regard to the medical alert. Now, I know you're probably familiar with

the system seen in your TV commercials or even your weekly newspaper ads.

Are you familiar with the medical alert?

MS. MEY: I think I've -- is that the lady that says I'm -- I've fallen and I can't get up?

MS. RODELL: It's a similar system as seen on the TV and it works very simple. You know, if you have any type of medical emergency, any fires, any burglaries, or even the slip and fall that you may have difficulties getting up from, you're going to just simply push the button on your lightweight, waterproof wrist or necklace button. Okay?

MS. MEY: Okay.

MS. RODELL: Now, there's -- when you push that button, you'll speak with a live certified emergency medical technician. Now, that technician is trained to evaluate your situation, and they're going to immediately get you the help that you need. They'll notify your family, and they also will stay on that line and comfort you until that help arrives. Okay?

MS. MEY: Okay.

MS. RODELL: Now, the -- now, the great thing with the unit is it is a home unit that would actually work outside of the home, as well, because it does have a range of over a quarter of a mile.

MS. MEY: How much does it cost?

MS. RODELL: Now, being -- I'm -- go ahead.

MS. MEY: How much does it cost?

MS. RODELL: Okay, under no contract, ma'am, no cancellation fees, free equipment, free shipping, the only thing you will be responsible for is the $29.95 for the monthly monitoring.

MS. MEY: Well, that' not too bad.

MS. RODELL: Okay? I'm sorry?

MS. MEY: I said that's not too bad.

MS. RODELL: No, it actually is not because we're not, you know, making you obligate yourself. You have the option to cancel at any given time you choose, no questions asked. All you will have to do is call up the 1-800 customer service number and let them know that you want to cancel your services. We also send you out the return label, so that way you can do that.

MS. MEY: Okay. What's the company again?

MS. RODELL: We're Senior Life Support, and we're an assistance program to help get the system at an affordable rate.

MS. MEY: Where are you guys located? In -- in West Virginia here?

MS. RODELL: I'm located in the registration department in Albany, New York.

MS. MEY: Oh. Okay.

MS. RODELL: Now, are you interested in the services for yourself or a loved one?

MS. MEY: For myself.

MS. RODELL: Okay. Now, are you more interested in the necklace or the bracelet?

MS. MEY: You say it's a bracelet, too?

MS. RODELL: You either -- it's either a necklace or a bracelet. They're both 100 percent waterproof and shockproof, which means you can wear it in the shower and it's still going to work properly.

MS. MEY: I like the idea of a bracelet.

MS. RODELL: Which is good, good. Now, what we do here today to get you registered, to get you, you know, get everything shipped out to you within the next seven to 10 days, we do all of the basic information so that we do make sure we know who the system is being monitored to; the physical home address, where the unit will be monitored at; and the home landline number that the unit will be monitored on. Okay?

MS. MEY: Okay.

MS. RODELL: Do you have a home landline number? Is this the number that we're speaking on, 304-[redacted], is this your home landline number?

MS. MEY: It's a cell phone.

MS. RODELL: Okay. Do you have a home landline number?

MS. MEY: Yes.

MS. RODELL: Okay. And then we do take the first initial month of monitoring for the 29.95, so that way when you receive the equipment it's already ready to be -- to begin to protect you. We send you out a $50 restaurant card with that packet that allows you to eat at over --

MS. MEY: Who's the restaurant card good for?

MS. RODELL: You can eat at restaurants such as Red Lobster, Olive Garden, TGI Fridays, Golden Corral, Ale House, Benihana's, and that's just to name a few, okay?

MS. MEY: Okay.

MS. RODELL: Each month that you decide to stay monitored and protected by Senior Life Support, we'll send you out a new $50 restaurant card by mail.

MS. MEY: Oh, that sounds like a good deal.

MS. RODELL: Okay? It -- yes. It comes with your U.S. Postal Service. In the packet, you're going to receive your first restaurant card with your bracelet. We do take the first initial month of monitoring today to cover your first month. The way that we do that is either we do a Visa, MasterCard, American Express,

Discover, or debit.

MS. MEY: Okay.

MS. RODELL: Which card would you like to use with us today?

MS. MEY: I have a MasterCard.

MS. RODELL: Okay. I can get you registered with your MasterCard. Now, I want you to keep in mind there's no contract whatsoever, meaning you're not obligating yourself, and if you ever decide to change your method of payment, after today, all you have to do is call up the 1-800 customer service number. You always have the option to put a different method of payment for the following month. Okay?

MS. MEY: Okay.

MS. RODELL: Now, I'm going to start getting you registered. I want to input you into the system.

Now, you did say that you want the bracelet, correct?

MS. MEY: Yeah, that would be good.

MS. RODELL: Hello?

MS. MEY: Yes.

MS. RODELL: Okay. And your first name is spelled D I A N A?

MS. MEY: That's right.

MS. RODELL: Okay. And the last name is M E Y?

MS. MEY: Right.

MS. RODELL: Is that -- okay. Okay, now, the physical home address, are you still at [redacted]?

MS. MEY: Yes.

MS. RODELL: Okay. Now, there -- is there a unit number, lot number or anything? Or this is a house?

MS. MEY: This is a house.

MS. RODELL: Okay. Now, Ms. -- Ms. Diana, is there -- with that MasterCard, do you have a middle initial on that?

MS. MEY: No.

MS. RODELL: Okay.

Okay, now, I have you for the $50 restaurant card. What I'm doing is I'm putting your address, matching it up with the U.S. Postal registry, just to make sure that the address is registered and deliverable. Okay?

MS. MEY: Okay.

MS. RODELL: Okay, now while doing that, Ms. Diana, excuse me. While doing that, Ms. Diana, I want you to remember that all of our calls are monitored and recorded for the quality and assurance for the customer purpose. You know this is a recording that you can always fall back on. Now, for the monitoring that you

said for the 29.95 and you say you wanted to use your MasterCard, do you have that handy?

MS. MEY: Yes.

MS. RODELL: Okay. Let me know when you're ready to provide me with that number, so that way I can, you know, submit the -- the registration, and then I'll transfer you over to my management department.

MS. MEY: Okay.

MS. RODELL: And what they do there is make sure that everything that I told you was correct and I didn't mislead you in any way and make sure that I inputted all of your information into the system correctly. Okay?

MS. MEY: Okay.

MS. RODELL: Okay, so let me know when you're ready to provide me with the number.

MS. MEY: I'm ready.

MS. RODELL: Go ahead.

MS. MEY: XXXX.

MS. RODELL: Okay.

MS. MEY: XXXX.

MS. RODELL: Mm-hmm.

MS. MEY: XXXX XX --

MS. RODELL: You said XX?

MS. MEY: Pardon me?

MS. RODELL: Okay, XXXX XX --

MS. MEY: No, XX. XXXX.

MS. RODELL: Okay.

MS. MEY: XXXX.

MS. RODELL: And the four-digit expiration?

MS. MEY: Eleven of '14.

MS. RODELL: Okay. Now, Ms. Diana, could you provide me with your home landline number?

MS. MEY: 304-[redacted] --

MS. RODELL: Mm-hmm.

MS. MEY: -- [redacted].

MS. RODELL: [redacted]?

MS. MEY: Yes.

MS. RODELL: Okay. Now, I do want to thank you, Ms. Diana, for getting yourself protected with us today. If you stay on the line for just a moment, my management department will come on just to go over everything like I've explained to you before. Okay?

MS. MEY: Okay.

MS. RODELL: Okay, and thank you, and I hope you enjoy the rest of your day.

MS. MEY: You, too.

MS. RODELL: You just give them one moment, they'll be here in about two seconds. Okay?

MS. MEY: Okay.

MS. RODELL: Okay.

(Brief pause.)

SHERRY: Hi, how are you?

MS. MEY: I'm good. How are you?

SHERRY: I'm doing great. My name is Sherry and I'm one of the supervisors here, and I'm going to go over your order with you, okay?

MS. MEY: Okay.

SHERRY: Now, your address is [redacted], correct?

MS. MEY: Right.

SHERRY: And it's Wheeling, West Virginia?

MS. MEY: Right.

SHERRY: [redacted].

MS. MEY: Right.

SHERRY: Okay, and this is your landline phone we're speaking on, right?

MS. MEY: No, this is my cell phone. I gave her my landline number, though.

SHERRY: Okay, that's the 304-[redacted], correct?

MS. MEY: Yeah.

SHERRY: Perfect. Now, we're going to be billing the $29.95. It's going to go on your MasterCard.

MS. MEY: Right. That's for the monitoring, right?

SHERRY: For the what?

MS. MEY: She said that was for the monthly monitoring.

SHERRY: Yes, exactly.

MS. MEY: Okay, because she said the equipment was free.

SHERRY: If you can -- absolutely. All you're paying is 29.95.

MS. MEY: Okay.

SHERRY: She's giving you the restaurant card, the $3,000 in grocery savings.

MS. MEY: I thought you -- she said it was 50.

SHERRY: $50 restaurant card.

MS. MEY: Oh, and then a grocery -- that's something different. She didn't tell me about that.

SHERRY: Okay, well, you're going to get vouchers for $3,000 for groceries.

MS. MEY: Is that like one month or one year?

SHERRY: It's whenever. You -- it comes in -- you pick and choose what you want to use the vouchers on, and --

MS. MEY: I see.

SHERRY: -- it's like the -- not like the

Sunday coupons. They're -- you know, it could be like for free milk, $2 off a pack of --

MS. MEY: Who does that come from? I mean, who sponsors it?

SHERRY: (Inaudible). Huh?

MS. MEY: Who sponsors the --

SHERRY: Our company.

MS. MEY: Oh, okay.

SHERRY: Our company does, yeah.

MS. MEY: Okay.

SHERRY: And even if you have any pets in the home.

MS. MEY: Do I have to go to a certain grocery store or what -- what is it?

SHERRY: Any store you shop at right now to buy the exact same groceries.

MS. MEY: Oh, okay.

SHERRY: Okay? And if you have any pets, you can actually purchase pet food and stuff with them.

MS. MEY: Oh, okay.

SHERRY: And there's even the vouchers that many of our members have to wear the adult diapers, the Depends and stuff, they can even get those with them.

MS. MEY: Okay.

SHERRY: Okay?

MS. MEY: Uh-huh.

SHERRY: Now, if you could read your MasterCard back to me?

MS. MEY: XXXX XXXX XXXX XXXX.

SHERRY: Good until 11 of '14, perfect. Now, we're going to go process your order now. Okay?

MS. MEY: Okay.

SHERRY: We're processing your order. We are going to call you back with your confirmation number, our customer service number. And we -- at that time, it's the security department calling. They will ask you for the three-digit code on the back of the card, okay?

MS. MEY: I see. Okay.

SHERRY: Okay, now, that call is going to come to you within 30 minutes. I want to thank you so much for becoming a member, and thank you for trusting Senior Life Support.

MS. MEY: Okay.

SHERRY: While I still have you on the phone, do you have any more questions for me?

MS. MEY: I don't think so.

SHERRY: Okay. Well, thank you very much, and you'll be getting a call, and it's been a pleasure speaking with you.

MS. MEY: Thanks. Bye.

SHERRY: Okay, bye-bye.

(The call was concluded.)

(The recording was concluded.)

CERTIFICATION OF TYPIST

MATTER NUMBER: [redacted]

CASE TITLE: LIFEWATCH, INC.

TAPING DATE: OCTOBER 3, 2014

TRANSCRIPTION DATE: FEBRUARY 2, 2015

REVISION DATE: FEBRUARY 13, 2015

I HEREBY CERTIFY that the transcript contained herein is a full and accurate transcript of the tapes transcribed by me on the above cause before the FEDERAL TRADE COMMISSION to the best of my knowledge and belief.

DATED: February 13, 2015

Sara J. Vance

SARA J. VANCE

CERTIFICATION OF PROOFREADER

I HEREBY CERTIFY that I proofread the transcript for accuracy in spelling, hyphenation, punctuation and format.

Elizabeth M. Farrell

ELIZABETH M. FARRELL

Attachment OO

ORIGINAL

OFFICIAL TRANSCRIPT PROCEEDING

FEDERAL TRADE COMMISSION

MATTER NO. [redacted]

TITLE LIFEWATCH, INC.

DATE RECORDED: OCTOBER 3, 2014
TRANSCRIBED: DECEMBER 15, 2014
REVISED: JANUARY 19, 2015

PAGES 1 THROUGH 13

TELEPHONE CONVERSATION WITH BELLA, MICHELLE AND DIANA MEY
10.3.14 at 11:20 am from CID 855.796.7524 to 304.[redacted]

FEDERAL TRADE COMMISSION

I N D E X

RECORDING:	PAGE:
With Bella	4
With Michelle	10

FEDERAL TRADE COMMISSION

In the Matter of:)
Lifewatch, Inc.) Matter No. [redacted]
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---)

October 3, 2014

The following transcript was produced from a digital recording provided to For The Record, Inc. on December 10, 2014.

P R O C E E D I N G S

- - - - -

TELEPHONE CONVERSATION BETWEEN BELLA, MICHELLE AND DIANA MEY

DIANA MEY: Hello?

BELLA: Hi, is this Diana?

DIANA MEY: Yes.

BELLA: Hi, this is Bella with the verification department for Senior Life Support. And today's date is October 3rd, 2014. This line is being recorded for quality assurance, okay?

DIANA MEY: Yes. You said Senior Life Support?

BELLA: Yes, ma'am.

DIANA MEY: I'm just curious, why does it come up on caller ID as Lifewatch?

BELLA: I'm not 100 percent sure. I do know for a while our lines were being crossed and it was -- a lot of people were saying that, but I'm not 100 percent sure. I can write that down and talk to our IT guy and have him look into it.

DIANA MEY: Did you used to be called Lifewatch maybe?

BELLA: No, I don't believe so.

DIANA MEY: Okay.

BELLA: All right. Okay. And, now, I just

need to verify that we have all your information in our system correctly, okay?

DIANA MEY: Okay.

BELLA: And I have your first name spelled D-I-A-N-A?

DIANA MEY: Right.

BELLA: Okay. And last name it says M-R-Y. Is that correct?

DIANA MEY: No, it's M-E-Y.

BELLA: M-E-Y, okay. And the address I have here is [redacted], Wheeling, West Virginia, [redacted].

DIANA MEY: Now, it's [redacted].

BELLA: [redacted], okay. All right, thank you. And I have the zip code [redacted]?

DIANA MEY: That's right.

BELLA: Okay. And the phone number I have here for you is (304)[redacted].

DIANA MEY: Well, that's not the number they called.

BELLA: Okay. When -- just now?

DIANA MEY: Right.

BELLA: Because that's the number that I have here and that is the number that I dialed then.

DIANA MEY: Huh, I don't know.

BELLA: Okay. Is that not your main number?

DIANA MEY: Well, they've called me on my --

BELLA: Or do you have another number?

DIANA MEY: -- home phone.

BELLA: Okay. Is that the -- is that (304) number your cell phone number?

DIANA MEY: Yes.

BELLA: Okay. Because that's the number that they wrote down for a contact number. Okay. So, do you want me to keep that in here and --

DIANA MEY: It's up to you.

BELLA: -- just -- or do you want me to put your home phone in our records instead?

DIANA MEY: Oh, it doesn't matter to me.

BELLA: Okay, all right. And I see that you will be receiving the basic package, a bracelet for $29.95 every month, is that correct?

DIANA MEY: Yes.

BELLA: And a $50 restaurant gift card every month you stay our customer and also you will be receiving $3,000 in grocery discount coupons. Okay? And now I just need to verify the payment and I see that you will be using Msatercard and -- do you have that card handy so I can just verify the number?

DIANA MEY: Sure.

BELLA: Okay. All right. And that number I have here is XXXX XXXX XXXX XXXX.

DIANA MEY: Yes.

BELLA: Is that -- okay. And the expiration date I have is November of 2014. And on the back of that card, there is a CCV code or a security code. Could you read that number to me, please, Diana?

DIANA MEY: [redacted].

BELLA: [redacted]?

DIANA MEY: Yes.

BELLA: Okay, thank you. And is your mailing address the same as your home address?

DIANA MEY: Yes.

BELLA: Okay.

(Brief pause.)

BELLA: Okay. Okay. Now, Diana Mey, by providing your credit card information and verbal authorization today, October 3rd, 2014, you are authorizing to initiate a one-time credit card debit on October 3rd, 2014, for the amount of $29.95 and a reoccurring credit card debit to your account in the amount of $29.95 on the 13th of next month and every month after. Okay?

The first credit card debit shall be drafted or applied from your account on or after October 3rd, 2014,

to be followed by successive debits, if applicable, as just described. And do you have a pen and paper handy so I can give you some important numbers?

DIANA MEY: Sure.

BELLA: Okay. I'm going to be giving you our customer service number first in just a moment. Okay. And please note that if at any time you wish to revoke this authorization and cancel any scheduled debit to your account, you must notify us at our customer service number at least three business days prior to the scheduled debit date, and that number -- are you ready for that number?

DIANA MEY: Yes.

BELLA: That number is 855-796-7524.

DIANA MEY: Okay.

BELLA: Okay. And you -- and that is our customer service number and we are open Monday through Friday, 10:00 a.m. to 6:00 p.m., Eastern Standard time. Okay? And in the event that you choose not to return the equipment, but to purchase it, you would authorize a one-time charge of $475. And what that means, Diana, is if you were to ever cancel with us for any reason, all we would ask is that you send the equipment back or that would be a one-time charge of $475 for the equipment, okay?

And do you authorize Senior Life Support to proceed with these credit card debits?

DIANA MEY: I don't know about -- you're charging me $400. I thought you said it was free.

BELLA: No, ma'am, I'm not charging you $400. The only reason you would ever be charged that is if you were to cancel your monitoring monthly payment with us and not send the equipment back. You would just cancel -- if you were to cancel, call three business days prior to your next payment and just send the equipment back. If you did not send the equipment back, that's the only time you would ever be charged that.

DIANA MEY: Nobody said that to me before.

BELLA: They didn't tell you that the equipment is worth over $400?

DIANA MEY: No.

BELLA: Okay. Well, our equipment that we are sending you for free is worth over $400, and like I said, the only way that would ever be charged to you is if you were to cancel and not send the equipment back.

(Call ends abruptly.)

DIANA MEY: Hello.

BELLA: Hi, Diana. I wasn't sure if our phone call got disconnected and I just wanted to give you a

call back. This is Bella again.

DIANA MEY: Could I speak to your supervisor?

BELLA: We're not -- yes, give me one moment.

DIANA MEY: Okay.

(Brief pause.)

MICHELLE: This is Michelle. How can I help you?

DIANA MEY: Michelle, I --

MICHELLE: Yes?

DIANA MEY: -- was talking to the girl about your system and I'm a little concerned 'cause she says your company's Senior Life Support, but there's a name Lifewatch that comes up on my caller ID. How can you explain that? Did you used to be Lifewatch?

MICHELLE: Well, we -- we have a -- all of the products are from Lifewatch.

DIANA MEY: Where are they located?

MICHELLE: But we're -- all of it's in Lynbrook, New York.

DIANA MEY: So, your product is Lifewatch, but are you a completely different company or how does that work?

MICHELLE: No, like I don't know how to -- we sell for them.

DIANA MEY: Who is the we?

MICHELLE: So, we have our own -- huh? Our company.

DIANA MEY: What's your company?

MICHELLE: Yes.

DIANA MEY: No, what is your company's name?

MICHELLE: Senior Life Support.

DIANA MEY: But you're not Lifewatch or you used to be Lifewatch?

MICHELLE: We sell their products.

DIANA MEY: Oh. That sounds a little shady.

MICHELLE: No, it isn't, ma'am. It's like, you know, Proctor and Gamble sells many products for many different companies. I mean, it's no different.

DIANA MEY: Well, why does Lifewatch come up on caller ID then?

MICHELLE: Because I just said to you, we're selling their product.

DIANA MEY: Well, the other girl said she had no idea --

MICHELLE: The name --

DIANA MEY: -- who Lifewatch was and she didn't know why it was coming up on caller ID.

MICHELLE: Well, she's new, too.

DIANA MEY: Oh.

MICHELLE: That's why I'm sitting here next to

her. So, I do apologize for that, but I can tell you we have been in business for over 35 years.

DIANA MEY: Who, Lifewatch or you guys?

MICHELLE: Our company, ma'am.

DIANA MEY: Where is your company actually located?

MICHELLE: In Lynbrook, New York.

DIANA MEY: Okay. Listen, don't call me again, okay? Take all my numbers off your calling list.

MICHELLE: Okay, ma'am, you really don't have to be so nasty. But you have a blessed day, okay?

DIANA MEY: You think I was nasty? That's nasty? Wow, your level of tolerance must be low.

(The call was concluded.)

(The recording was concluded.)

CERTIFICATION OF TYPIST

MATTER NUMBER: [redacted]

CASE TITLE: LIFEWATCH, INC.

TAPING DATE: OCTOBER 3, 2014

TRANSCRIPTION DATE: DECEMBER 15, 2014

REVISION DATE: JANUARY 19, 2015

I HEREBY CERTIFY that the transcript contained herein is a full and accurate transcript of the tapes transcribed by me on the above cause before the FEDERAL TRADE COMMISSION to the best of my knowledge and belief.

DATED: JANUARY 19, 2015

ELIZABETH M. FARRELL

CERTIFICATION OF PROOFREADER

I HEREBY CERTIFY that I proofread the transcript for accuracy in spelling, hyphenation, punctuation and format.

SARA J. VANCE

Attachment PP

OFFICIAL TRANSCRIPT PROCEEDING

FEDERAL TRADE COMMISSION

MATTER NO. [redacted]

TITLE LIFEWATCH, INC.

DATE RECORDED: OCTOBER 14, 2014
TRANSCRIBED: FEBRUARY 2, 2015
REVISED: FEBRUARY 13, 2015

PAGES 1 THROUGH 14

TELEPHONE CONVERSATION BETWEEN

ANDREW SMITH AND DIANA MEY

10.14.14 AT 10.53 AM FROM CID 303.465.2218 TO 304.[redacted]WAV

FEDERAL TRADE COMMISSION

I N D E X

RECORDING:	PAGE:
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Andrew Smith and Diana Mey	4

FEDERAL TRADE COMMISSION

In the Matter of:)
Lifewatch, Inc.) Matter No. [redacted]
)
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October 14, 2014

The following transcript was produced from a digital recording provided to For The Record, Inc. on January 23, 2015.

PROCEEDINGS

- - - - -

TELEPHONE CONVERSATION BETWEEN ANDREW SMITH AND DIANA MEY

MS. MEY: Hello?

RECORDED MESSAGE: Every year, it is estimated that over 30 percent of the senior population accidentally falls. Many of these falls are serious and require medical attention. Now, a new program designed to help keep seniors safe and more protected is available for a short time. Don't become a helpless victim lying on the floor without options.

You may qualify to receive a free medical emergency alert system. To find out if this program is available in your area, press one now. Press five to be removed, but to feel more protected 24 hours a day, seven days per week, press one now.

(Selection entered.)

(Brief on-hold music.)

MR. SMITH: Hello, my name is Andrew Smith. May I ask whom I'm speaking with?

MS. MEY: This is Diana.

MR. SMITH: How are you doing, Mrs. Diana?

MS. MEY: I'm good. I'm good.

MR. SMITH: Okay. And in case we get disconnected, is 304-[redacted] the best number to reach

you back on?

MS. MEY: Yes.

MR. SMITH: Okay. Are you familiar with the medical alert system as seen on the (inaudible) TV commercials?

MS. MEY: I -- I think so. Is that the one where the lady falls?

MR. SMITH: Yes, ma'am. We have a -- a system and it works very simple. If you have a medical emergency, a fire, a burglary, or even something as simple as a slip and fall that you're having difficulty getting up from, you simply push the button on the lightweight, waterproof necklace or bracelet. And you will be able to speak hands-free from anywhere in your home to a live, certified emergency medical technician. They would evaluate your situation, immediately get you the help you need, notify family and 911, and also comfort you until help arrives.

Now, your alert button works from anywhere in the home, and it even works outside of your home. It has a 1,500-foot range, which is over a quarter of a mile. If you'd like, we'll give you the peace of mind that you need, allow you to feel safe, and make sure that you never feel alone in case of an emergency. It could really help you in time of need. It can even be life-

saving.

Now, Mrs. Diana, we have some special promotions that we're also giving away today. Do you do any grocery shopping at all?

MS. MEY: Yes, I do a little bit.

MR. SMITH: Okay. Well, ma'am, we know that things are getting very tough in these economic times, and we know that some senior citizens are on a fixed income. So, we're also going to send you 3,000 in grocery coupon savings. With these grocery coupon savings, you can go to any grocery store of your choice and purchase the same items that you purchase day to day.

MS. MEY: $3,000?

MR. SMITH: And you will receive up -- yes, ma'am, 3,000 in grocery coupon savings.

MS. MEY: Oh.

MR. SMITH: (Inaudible) you have the grocery -- you have the grocery coupons (inaudible) and you pick and choose, you know like you make your grocery list before you go to the grocery store, you will go through your coupons and you will pick and choose which coupons you want to use today.

MS. MEY: Is it good at Kroger's?

MR. SMITH: Okay. Yes, ma'am. They're good at any grocery store.

MS. MEY: Well, that's pretty good.

MR. SMITH: Yes, ma'am. And -- and, Mrs. Diana, we're so confident with our services that we do not keep any contracts. This allows you to cancel at any time with no cancellation fees and with no penalties. And --

MS. MEY: Well, how much does it cost?

MR. SMITH: A dollar a day, ma'am. That's it. A dollar a day, and that will be $29.95 each month. But, Mrs. Diana, each month that you pay your monthly fee, we are going to send you a $50 restaurant card for you and whoever you want, you can go to any restaurant of your choice each and every month or your favorite restaurant and dine up to $50 completely free.

So, each month you pay your $29.95, you're going to get the free $50 restaurant card in the mail, each and every month. And for the first month, we're going to send you 3,000 in grocery coupon savings. No contracts; no commitment. You can cancel at any time, with no cancellation fees. Mrs. Diana, if you ever wanted to cancel --

MS. MEY: Well, how much is that little box, though, that box -- I think that it was a necklace the lady used. How much is that cost?

MR. SMITH: That's completely free. That's --

we're sending you $400 worth of equipment completely free, the necklace or the bracelet, the medical alert base station with the loudspeaker and a very sensitive microphone. We're going to ship it for free, and we're going to activate it for free. The only thing that we actually need to do is to pay for the monitoring fee. That's the person, or should I say the live emergency medical technician that will be on call for you 24 hours a day whenever you push that button, seven days a week.

MS. MEY: Where -- who -- who -- what -- where are they at? Is that -- is that a monitoring company?

MR. SMITH: It's going to be your local -- it's -- no, ma'am. It's going to be your local fire station, your local police department.

MS. MEY: Oh, okay.

MR. SMITH: Or your local ambulance.

MS. MEY: Okay.

MR. SMITH: Everything is going to be local in your radius.

MS. MEY: Okay.

MR. SMITH: If you're not satisfied -- if you're not satisfied, Mrs. Diana, you call us up, we pay for shipping, we send you the shipping labels and the shipping box, and you simply send it back completely free of charge. Would you like to go ahead and test out this

system for one month, and if you're not satisfied, send it back, completely free of charge. You still can keep the grocery coupons, and you still can keep the $50 restaurant card. Those were gifts.

MS. MEY: Okay.

MR. SMITH: Okay? So, what would you prefer, a necklace or a bracelet?

MS. MEY: A necklace.

MR. SMITH: A necklace? Okay. And remember, you're going to get the grocery coupons, 3,000, and each month, you're going to get the $50 restaurant card.

MS. MEY: Okay.

MR. SMITH: Okay.

MS. MEY: All right.

MR. SMITH: Now, Mrs. Diana, my -- Mrs. Diana, the address that you would like me to ship this to is?

MS. MEY: Do you have it there? Hello?

MR. SMITH: Is it -- is it [redacted]?

MS. MEY: Yes.

MR. SMITH: Wheeling, West Virginia, okay. And how would you make your payment today, Visa, MasterCard?

MS. MEY: I have a MasterCard.

MR. SMITH: Okay. Could you locate that? Take your time. I'll be here waiting for you.

MS. MEY: Okay, hold on.

Okay, I got it.

MR. SMITH: Okay. And the card number is?

MS. MEY: XXXX.

MR. SMITH: Okay.

MS. MEY: XXXX --

MR. SMITH: Okay.

MS. MEY: XXXX XXXX.

MR. SMITH: And the expiration date is?

MS. MEY: November 2012 -- or 2014, I'm sorry.

MR. SMITH: Okay. So, that's 11/14?

MS. MEY: Right.

MR. SMITH: And this is your landline number, is that correct, or this is your -- your cell phone?

MS. MEY: Landline.

MR. SMITH: Landline?

MS. MEY: Mm-hmm.

MR. SMITH: Okay. Right now, what I'm going to do, I'm going to pass this on to my manager. My manager is going to confirm that I entered everything in correctly. You're going to get your confirmation number and everything else that you need, okay, Mrs. Diana?

MS. MEY: Okay.

MR. SMITH: And your last name is Mey, M E Y?

MS. MEY: Right.

MR. SMITH: Okay. One second, please. I'm going to pass the phone to my manager. Please don't hang up, and thanks for joining Senior Life Support. One second.

MS. MEY: Senior -- joining who? Senior Life Support?

(Brief pause.)

MANAGER: Hello, Diana?

MS. MEY: Yes.

MANAGER: How you doing today?

MS. MEY: Good.

MANAGER: Good. Thank you for choosing Senior Life Support. And I'm the floor supervisor for today and --

MS. MEY: You say it's Senior Life Support?

MANAGER: Yes.

MS. MEY: How come this name, this other name, comes up on Caller ID? It's Lifewatch.

MANAGER: I'm not sure. Maybe the lines are crossed, but, no, our company name is Senior Life Support.

MS. MEY: You've never been called Lifewatch?

MANAGER: No. Un-nuh.

MS. MEY: Are you sure? Could you ask someone?

MANAGER: No, ma'am, I've been here.

MS. MEY: How long?

MANAGER: For six years?

MS. MEY: You sure they've never been called Lifewatch?

MANAGER: No, ma'am.

MS. MEY: Because when you sent me the monitor last month it had Lifewatch written on it.

MANAGER: Your monitor? So you're already a customer?

MS. MEY: Well, I wouldn't say I'm a customer, but you sent me the documentation and it all said Lifewatch, and you called me from this same number and said you were Senior Life Support. And then I asked you never to call me again and you've called back the same number almost every day for the last week. Can you explain that to me?

MANAGER: I really can't because I don't know if the lines are crossed or something's wrong with (inaudible) system.

MS. MEY: That's a -- that's a convenient -- that's a convenient excuse. You know very well what's going on.

MANAGER: Ma'am, I do not know what's going on, but our company name is Senior Life Support, ma'am.

MS. MEY: Why don't you ask your supervisor if

it used to be Lifewatch? I guarantee you it used to be Lifewatch.

MANAGER: I am -- I am the supervisor, but there -- our company name is not Lifewatch. We're Senior Life Support.

MS. MEY: Are you in Lynbrook, New York?

MANAGER: No, we're in Albany, New York.

MS. MEY: Yeah, but the materials say Lynbrook. I mean, I have them sitting here in front of me, so I know who you are and where you're calling from. Don't call me again, please.

MANAGER: Okay.

MS. MEY: Thank you.

MANAGER: Okay, ma'am, but if you -- if you have --

MS. MEY: Bye.

(The call was concluded.)

(The recording was concluded.)

CERTIFICATION OF TYPIST

MATTER NUMBER: [redacted]

CASE TITLE: LIFEWATCH, INC.

TAPING DATE: OCTOBER 14, 2014

TRANSCRIPTION DATE: FEBRUARY 2, 2015

REVISION DATE: FEBRUARY 13, 2015

I HEREBY CERTIFY that the transcript contained herein is a full and accurate transcript of the tapes transcribed by me on the above cause before the FEDERAL TRADE COMMISSION to the best of my knowledge and belief.

DATED: February 13, 2015

Sara J. Vance

SARA J. VANCE

CERTIFICATION OF PROOFREADER

I HEREBY CERTIFY that I proofread the transcript for accuracy in spelling, hyphenation, punctuation and format.

Elizabeth M. Farrell

ELIZABETH M. FARRELL

Attachment QQ

ORIGINAL

OFFICIAL TRANSCRIPT PROCEEDING

FEDERAL TRADE COMMISSION

MATTER NO. [redacted]

TITLE LIFEWATCH, INC.

DATE RECORDED: OCTOBER 14, 2014
TRANSCRIBED: FEBRUARY 2, 2015

PAGES 1 THROUGH 8

TELEPHONE CONVERSATION BETWEEN

ANDREW SMITH AND DIANA MEY

10.14.14 AT 11.05 AM FROM CID 360.322.1124 TO 304.[redacted]WAV

FEDERAL TRADE COMMISSION

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FEDERAL TRADE COMMISSION

In the Matter of:)
Lifewatch, Inc.) Matter No. [redacted]
)
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October 14, 2014

The following transcript was produced from a digital recording provided to For The Record, Inc. on January 23, 2015.

P R O C E E D I N G S

- - - - -

TELEPHONE CONVERSATION BETWEEN ANDREW SMITH AND DIANA MEY

MS. MEY: Hello?

MR. SMITH: Hello, Mrs. Diana?

MS. MEY: Yes.

MR. SMITH: Yes, this is Andrew Smith. We were just speaking about the medical alert system.

MS. MEY: Yes.

MR. SMITH: What happened when my manager got on the phone to try to confirm it?

MS. MEY: I have asked you guys in the past not to call me.

MR. SMITH: Who? What guys, Mrs. Diana?

MS. MEY: You call almost every day from this same phone number, Senior Life Support, who used to be called Lifewatch. And I've asked you not to call my --

MR. SMITH: Ma'am, our name was never Lifewatch, Mrs. Diana.

MS. MEY: Yes, it was. I already got the -- the monitoring equipment. It -- you guys sent it to my house last month, and there's a big sticker on it that says "Lifewatch." And the materials and the paperwork that came with it says it's from Lifewatch.

MR. SMITH: Mrs. Diana, Mrs. Diana.

MS. MEY: Yes, sir.

MR. SMITH: Please listen to me. I promise you, we are not Lifewatch.

MS. MEY: Yes, you are.

MR. SMITH: When you get your equipment in the mail -- Mrs. Diana, listen, please. When you get your equipment in the mail, there will be nothing on there that says "Lifewatch." This is the Senior Life --

MS. MEY: It all -- I've already --

MR. SMITH: -- Support Assistance Program.

MS. MEY: Where are you actually calling from?

MR. SMITH: Mrs. Diana, I'm actually calling from Albany, New York, inside of a secure call center.

MS. MEY: Okay. And --

MR. SMITH: This is not Lifewatch.

MS. MEY: And every time you've called and I've had them admit to me that they are Senior -- Lifewatch, and I'm telling you --

MR. SMITH: Ma'am, ma'am, I --

MS. MEY: -- you want me to email you a copy of -- of the photo of the equipment I got and it says Senior Life Support, and then there's a sticker on it that says "Lifewatch?"

MR. SMITH: Mrs. Diana --

MS. MEY: Are you familiar with Lifewatch? You

know who they are?

MR. SMITH: Mrs. Diana, I've been working for the company for two years now. We have never been called Lifewatch since I've been here.

MS. MEY: Oh, I believe that.

MR. SMITH: I'm just telling you what I know.

MS. MEY: I believe that, but I would challenge you to Google FTC and then the word "Lifewatch." Do you know who the owner of your company is? Is it Evan Sirlin?

MR. SMITH: No, ma'am.

MS. MEY: Who's the owner? What's the owner's name? Do you know?

MR. SMITH: Is it -- yes, ma'am, it's not that name.

MS. MEY: Okay. Well, who -- what is the owner's name? It should be public information if it's a -- if it's a registered corporation.

MR. SMITH: It's Mark.

MS. MEY: Mark who?

MR. SMITH: I don't know, Mrs. Diana. I don't know his last name.

MS. MEY: Well, I'm telling you, please don't call me again. Would you please take my number off your calling list?

MR. SMITH: Mrs. -- Mrs. Diana.

MS. MEY: Yes, sir.

MR. SMITH: So, you don't want your equipment?

MS. MEY: No, I don't.

Do you know --

(The call was concluded.)

(The recording was concluded.)

CERTIFICATION OF TYPIST

MATTER NUMBER: [redacted]

CASE TITLE: LIFEWATCH, INC.

TAPING DATE: OCTOBER 14, 2014

TRANSCRIPTION DATE: FEBRUARY 2, 2015

I HEREBY CERTIFY that the transcript contained herein is a full and accurate transcript of the tapes transcribed by me on the above cause before the FEDERAL TRADE COMMISSION to the best of my knowledge and belief.

DATED: February 3, 2015

Sara J. Vance

SARA J. VANCE

CERTIFICATION OF PROOFREADER

I HEREBY CERTIFY that I proofread the transcript for accuracy in spelling, hyphenation, punctuation and format.

Elizabeth M. Farrell

ELIZABETH M. FARRELL

Attachment RR

ORIGINAL

OFFICIAL TRANSCRIPT PROCEEDING

FEDERAL TRADE COMMISSION

MATTER NO. [redacted]

TITLE LIFEWATCH, INC.

DATE RECORDED: OCTOBER 27, 2014
TRANSCRIBED: DECEMBER 15, 2014
REVISED: JANUARY 19, 2015

PAGES 1 THROUGH 19

TELEPHONE CONVERSATION WITH MR. ADDISON, TRENISHA AND DIANA MEY
10.27.14 at 11:42 am from 757.644.3695 to 304.[redacted]

FEDERAL TRADE COMMISSION

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FEDERAL TRADE COMMISSION

In the Matter of:)
Lifewatch, Inc.) Matter No. [redacted]
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October 27, 2014

The following transcript was produced from a digital recording provided to For The Record, Inc. on December 10, 2014.

P R O C E E D I N G S

- - - - -

TELEPHONE CONVERSATION WITH MR. ADDISON, TRENISHA AND DIANA MEY

DIANA: Hello?

RECORDING: In case of a slip and fall accident or sudden cardiac arrest, you may not be able to reach your phone to call for help. Don't be another victim lying helplessly on the floor. Get a free medical alert system and help can be reached with a single press of a button 24 hours a day. For your health, safety and peace of mind, get your free medical alert system if you act now by pressing one. Press five to be removed, but to be protected 20- --

(Number pressed.)

MR. ADDISON: Hello.

DIANA MEY: Hello.

MR. ADDISON: Hi, how are you doing today?

DIANA MEY: Good.

MR. ADDISON: Mr. Addison with the seniors program and we were advertising medical alert systems. Are you familiar with medical alert system?

DIANA MEY: I think I've seen it on TV.

MR. ADDISON: Okay, yeah, because we advertise the commercials on TV. We got them in newspapers,

magazines, and then we advertise through phone. My name is Mr. Addison and -- I'm not quite sure if you're familiar with it. Are you familiar -- you've seen the TV commercials, so you've got pretty much an idea of how they work?

DIANA MEY: Is that the one where the lady falls, I've fallen and I can't get up?

MR. ADDISON: Can't get up, mm-hmm. Yes, ma'am.

DIANA MEY: Yeah.

MR. ADDISON: Okay. And are you a senior citizen that lives alone today?

DIANA MEY: No, I live with my husband.

MR. ADDISON: Oh, okay. And would you like some brief information about the medical alert system?

DIANA MEY: The -- sure.

MR. ADDISON: Well, the medical alert system works very simple. If you have a medical emergency situation, whether a fire, burglary or even a fall that you might have had difficulties getting up from, it simply works when you push the button on the necklace or bracelet and it speaks hand-free from anywhere in your home to a live certified emergency medical technician, which is an EMT. And the EMT will evaluate your situation and get the help you need immediately or they

will notify your family member or 911 until help arrives.

But your alert button works from anywhere in your home and it even works outside of your home. And it has a GPS device which will go anywhere in the States and this device will just allow, you know, you to feel safe and never alone in case of emergency, and it can even be life-saving. But our device has been trusted by thousands of hospitals and more than 65,000 health care professionals and it also has been helping save senior citizens lives for over 35 years.

What the medical alert system includes and comes with is a medical alert base station with a loudspeaker and a very sensitive microphone and then you have a waterproof (inaudible) necklace button or bracelet button, and our company does the free shipping and free activation of our system, that's included. And then you have an away-from-home protection card that gives emergency personnel 24 hours, 7 day a week access to your (inaudible) --

DIANA MEY: Well, how much does it cost?

MR. ADDISON: I was just getting -- I was just going to get into that.

DIANA MEY: Oh, I'm sorry.

MR. ADDISON: Well, actually -- well, actually,

the cost -- it has a monitoring service fee of $29.95 a month, but there ain't no contracts and it can be canceled at any given time with no cancellation fees.

DIANA MEY: So, it's only $29 a month?

MR. ADDISON: That's it, ma'am, mm-hmm.

DIANA MEY: Uh-huh, okay.

MR. ADDISON: And what we do is just to help our seniors today, you know, that never would change their lifestyles, we send you a $3,000 grocery discount coupon booklet to help you save towards your grocery shopping weekly or monthly and also available we have a $50 restaurant gift card that you are receiving to mail each month to share with friends and family if you (inaudible).

DIANA MEY: Which -- which restaurant? Which restaurant?

MR. ADDISON: Oh, any restaurant. There are 50,000 restaurants nationwide. This is actually a $50 restaurant gift card. So, it will go with any -- you know, any available restaurants you decide you wanted to eat at.

DIANA MEY: Oh.

MR. ADDISON: And you'll receive that in the mail each month.

DIANA MEY: Oh, every month?

MR. ADDISON: Every month. We -- becoming our -- staying and becoming our customer, you will receive -- will send that every month, yeah.

DIANA MEY: Okay.

MR. ADDISON: As long as you are our customer, we will send you the $50 restaurant gift card in the mail.

DIANA MEY: Okay.

MR. ADDISON: And, you know, everything else is basically, you know, free as far as the system actually itself besides the monitoring service fee of $29.99 a month.

DIANA MEY: Okay. That sounds pretty good. What's the company again?

MR. ADDISON: Senior Life Savings, and through our assistance program.

DIANA MEY: Senior Life Savings?

MR. ADDISON: Mm-hmm.

DIANA MEY: How -- I was looking at my caller ID and the name Lifewatch came up. Who is that?

MR. ADDISON: Lifewatch? That's -- Lifewatch is a part of the assistance program that we're advertising through. Lifewatch -- through our seniors, anything -- just like (inaudible).

DIANA MEY: What's that?

MR. ADDISON: Just like through our assistance program, we're advertising to -- they use the numbers from -- through our system -- through our Senior Life Savings Program, we advertise different other products besides medical alert systems. So, if the number came up Life -- you say Lifewatch?

DIANA MEY: Yes.

MR. ADDISON: That might be what -- I mean, I don't know how. We don't do the calling, so a company does the calling. I mean, I don't know how they set up their numbers.

DIANA MEY: Okay.

MR. ADDISON: Their phone numbers. Because, I mean, they --

DIANA MEY: Your company doesn't do the calling? Who does the calling?

MR. ADDISON: No, our company does the calling. I said we don't do the calling. Like how we just got you on the phone --

DIANA MEY: Yeah.

MR. ADDISON: -- I did not just -- I did not just dial your number and got your number on the phone. This actually -- our company does this through our program, they're calling seniors. So, I don't know how they actually set up because we have 31 different

locations in the States and our main headquarters in Pennsylvania. But we have 31 other, you know, programs in 31 states that we're advertising --

DIANA MEY: Oh.

MR. ADDISON: Right.

DIANA MEY: Well, I'm in West Virginia right next to Pennsylvania. Where -- where are they located in Pennsylvania? Is that where their headquarters is?

MR. ADDISON: Yeah, Freeport. Freeport, Pennsylvania.

DIANA MEY: Oh, okay.

MR. ADDISON: Right. So, you're in West Virginia? See, we have one -- a senior assistance program that's in Virginia Beach. We have them like from the East Coast. We have 31 -- there's 31 of these programs that's going on in the States.

DIANA MEY: Oh, that's pretty -- you must be a pretty big company.

MR. ADDISON: Yes, it's -- yeah, I mean, for the medical alerts because they advertise these commercials -- you've seen these commercials everywhere.

DIANA MEY: Yeah.

MR. ADDISON: With medical alert, the life alert. There's three different alert systems. We have ADP, Life Alert, and then this -- our company does

Medical Alert, which is medical alarm system.

DIANA MEY: Oh, I see, okay. Okay.

MR. ADDISON: Okay. So, you said that you was interested in this type of system?

DIANA MEY: Yes.

MR. ADDISON: Okay. So, you would like to be signed up today?

DIANA MEY: I'd be interested in -- yes.

MR. ADDISON: Okay. So, what we have to do, we set up the -- we have a reform here that I have to send to verification and they transfer you over to them.

DIANA MEY: Okay.

MR. ADDISON: We have -- we have a payment method reform we have to have on file and then we like -- if you signed up today, this is -- the verification (inaudible) upstairs, they would do the shipping. What they would do is they would -- transfer you over to them. They would discuss this information with you so they can start your process (inaudible) and they would tell you, you know, everything else of what they would do.

DIANA MEY: Okay.

MR. ADDISON: And what I -- what we have here in front of me, I have this reform. I need your first and last name, full physical address, and how would you set up your payment method, you know, through checkings,

savings --

DIANA MEY: Okay.

MR. ADDISON: -- credit, ATM or debit.

DIANA MEY: Okay.

MR. ADDISON: And would you like the necklace or the bracelet?

DIANA MEY: The necklace.

MR. ADDISON: You would like the necklace, okay. Because I have to write this stuff in notes so --

DIANA MEY: Okay.

MR. ADDISON: So they can, you know, notify you what they would be sending you.

DIANA MEY: Okay.

MR. ADDISON: All righty. And your first and last name?

DIANA MEY: My first name is Diana, D-I-A-N-A.

MR. ADDISON: D-I-A-N-A, mm-hmm.

DIANA MEY: My last name is Mey, M-E-Y.

MR. ADDISON: Oh, M-E-Y. I know a lady named -- last name Mey, but hers was spelled M-A-Y.

DIANA MEY: Yeah, most people spell it M-A.

MR. ADDISON: Mm-hmm.

DIANA MEY: That's my husband's family's fault for spelling it M-E.

MR. ADDISON: No, that's okay. That's not no

one's fault. That's okay.

DIANA MEY: They wanted to be different, I guess.

MR. ADDISON: Okay. And your full physical address?

DIANA MEY: [redacted]

MR. ADDISON: [redacted] --

DIANA MEY: Avenue.

MR. ADDISON: And that's [redacted] -- that's [redacted] [redacted]?

DIANA MEY: Right.

MR. ADDISON: [redacted]

DIANA MEY: Uh-huh.

MR. ADDISON: Okay, mm-hmm.

DIANA MEY: Wheeling, West Virginia.

MR. ADDISON: Wheeling --

DIANA MEY: W-H-E-E-L-I-N-G. Just like a wheel with an "ing" on it.

MR. ADDISON: And you said that's Wheelman?

DIANA MEY: Wheeling, W-H-E-E-L-I-N-G.

MR. ADDISON: Oh, Wheeling.

DIANA MEY: Wheeling.

MR. ADDISON: Oh, okay, Wheeling.

DIANA MEY: West Virginia.

MR. ADDISON: Virginia.

DIANA MEY: West Virginia.

MR. ADDISON: Virginia, okay.

DIANA MEY: [redacted].

MR. ADDISON: [redacted]. And I have your phone number, (304) [redacted].

DIANA MEY: Right.

MR. ADDISON: Okay. And would you set up your payment reform through checkings, savings, credit, ATM, debit or --

DIANA MEY: I have a Mastercard.

MR. ADDISON: -- (inaudible). Okay, that would be available. Yeah, either or.

DIANA MEY: Okay.

MR. ADDISON: And then you have the expiration date and the card number? Do you have the card in front of you?

DIANA MEY: Yes.

MR. ADDISON: Okay.

DIANA MEY: It's 11 of '15.

MR. ADDISON: 11/15, that's the expiration?

DIANA MEY: November 2015.

MR. ADDISON: Oh, okay, November 20. So, that's 9/15, okay. And your card number?

DIANA MEY: XXXX.

MR. ADDISON: XXXX.

DIANA MEY: XXXX.

MR. ADDISON: XXXX.

DIANA MEY: XXXX.

MR. ADDISON: XXXX.

DIANA MEY: XXXX.

MR. ADDISON: XXXX.

DIANA MEY: Yes.

MR. ADDISON: Okay, I'm going to repeat those for you. XXXX XXXX XXXX XXXX.

DIANA MEY: That's right.

MR. ADDISON: Okay. And thank you, Mrs. Mey, for signing up and becoming our customer. I'm going to transfer you over to verification and then you will be able to discuss this information with them and they will let you know what their procedures are.

DIANA MEY: Thanks. Thank you.

MR. ADDISON: And that's a Mastercard. That's a credit or debit card?

DIANA MEY: Debit card.

MR. ADDISON: Okay. I'll put debit, so...

All right. And I need you to stay on the line and hold on for me one second.

DIANA MEY: Okay.

MR. ADDISON: So we can transfer you over.

DIANA MEY: Okay.

(Brief pause.)

TRENISHA: Hello, am I speaking with a Ms. Diane Mey?

DIANA MEY: Yes.

TRENISHA: Thanks for standing by. This is the verification department for Senior Life Savers. My name is Trenisha and today's date is October 27th, 2014. This line is being recorded for quality assurance, okay?

DIANA MEY: What's the name of the company?

TRENISHA: Senior Life Savers.

DIANA MEY: How come the name Lifewatch comes up on caller ID?

TRENISHA: Well, our company is Senior Life Savers, but it's all the same -- that's what's going to show up on your bank statement is Lifewatch.

DIANA MEY: Oh, so --

TRENISHA: But the name of our specific company is Senior Life Savers and you're getting a medical alert system. It's just the way it all works out.

DIANA MEY: Oh.

TRENISHA: But, yeah, Lifewatch is going to show up on your bank statement.

DIANA MEY: How come Lifewatch if your company is named Senior Life Savers?

TRENISHA: Because Lifewatch is over all of us.

We're just a small branch from them.

DIANA MEY: Oh, I see. Where is Lifewatch at?

TRENISHA: We're located out of New York, but I work in -- I work in Orlando, but the big company is located out of New York.

DIANA MEY: I see. How did you know to call me?

TRENISHA: Well, there's a couple ways that we get your information, either a family member, a doctor or you opted in somewhere online and most of the time, that's not the case because most people don't get online. But just by checking a box online, you opt in or either a family member or a doctor.

DIANA MEY: What if I told you I was certain that didn't happen?

TRENISHA: If you were certain that a family member or a doctor didn't --

DIANA MEY: Yes.

TRENISHA: -- put your name in the system?

DIANA MEY: Uh-huh.

TRENISHA: Well, ma'am, those are the only ways that I know that we could get your information. Other than that, I wouldn't be able to tell you.

DIANA MEY: Who makes your calls? The other guy said there's another company that actually does the

dialing. Who does that?

TRENISHA: Another -- the other company that does the dialing?

DIANA MEY: Yeah.

TRENISHA: I don't know. I can find out for you, though, if you would like me to, find out who makes the calls to you guys.

DIANA MEY: Sure. I'll hold.

TRENISHA: Okay. Hold on one moment, please. Hold one moment.

DIANA MEY: Thanks. Thanks.

(Brief pause.)

DIANA MEY: Yeah, I figured. She hung up.

(The call was concluded.)

(The recording was concluded.)

CERTIFICATION OF TYPIST

MATTER NUMBER: [redacted]

CASE TITLE: LIFEWATCH, INC.

TAPING DATE: OCTOBER 27, 2014

TRANSCRIPTION DATE: DECEMBER 15, 2014

REVISION DATE: JANUARY 19, 2015

I HEREBY CERTIFY that the transcript contained herein is a full and accurate transcript of the tapes transcribed by me on the above cause before the FEDERAL TRADE COMMISSION to the best of my knowledge and belief.

DATED: JANUARY 19, 2015

ELIZABETH M. FARRELL

CERTIFICATION OF PROOFREADER

I HEREBY CERTIFY that I proofread the transcript for accuracy in spelling, hyphenation, punctuation and format.

SARA J. VANCE