

Exhibit 3.20—Formal (External-format) Email—Routine Claim Message

**Request for Refund of Incorrect Charge**

Dear Mr. Roper:

Please refund \$239.58 to our MasterCard for promotional samples we ordered under your “No Surprise” policy and then returned.

On November 11, we made a telephone order for samples of your promotional products to assist us in the promotion of our cruise-ship travel package. When the products were received, we decided to go in a different direction and returned all items by postal service on November 21 (see attachment for receipt). When our MasterCard was incorrectly charged in December, I called and spoke with Diane. She assured me that under your "No Surprise" policy, your company would refund the incorrect charge by the next billing statement. However, our January statement showed no credit had been made; so I called again and spoke to another representative at your company who promised that the credit would be made immediately. In spite of that promise, when we received our February statement, we found that the credit still has not been made.

Your prompt action in refunding this charge will be very much appreciated. Thank you for giving us the opportunity to consider using your products. We wish you success in your promotional campaign and look forward to possibly working together again.

Sincerely,

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