



Questions and Answers for Employees (Enhanced EP)

Q. What is EthicsPoint®?

EthicsPoint® is a comprehensive and anonymous Internet and telephone based reporting tool that assists management and employees to work together to address fraud, abuse, misconduct, and other violations in the workplace, while helping to cultivate a positive work environment.

Q. May I report using either the Internet or the telephone?

Yes you may. By giving you choices, EthicsPoint helps ensure that our employees can file a report anonymously and in the manner most comfortable or convenient to them.

Q. Why do we need a system like EthicsPoint®?

There are several reasons why we need a reporting tool:

1. We believe that you are our most important asset. Through open channels of communication, you can participate in improving our company and helping to create a safe and ethical environment.
2. Publicly traded companies are required by law (Sarbanes-Oxley Act of 2002) to have an anonymous reporting system to address accounting and auditing misconduct. While ABS and affiliated companies are not a publicly traded, management considers this tool to be appropriate for the Company.
3. Reporting "hotlines" have proven to be an effective tool in reducing losses and helping to protect corporate financial strength.

Q. Does management really want me to report?

We certainly do. In fact, we *need* you to report. You know what is going on in our company - both good and bad. You may have initial knowledge of an activity that may be cause for concern. Your reporting can minimize the potential negative impact on the company and our people. Also, offering positive input may help identify issues that can improve our corporate culture and performance.

Q. Why should I report what I know? What's in it for me?

We all have the right to work in a positive environment. But with that right comes the responsibility of acting in an ethical manner and letting the appropriate people know if someone is not acting appropriately. By working together, we ensure that we maintain a healthy and productive environment. As shown by companies like Enron and WorldCom, corporate misconduct anywhere in our company can threaten our entire company.

Q. What type of situations should I report?

Some examples of reportable misconduct include:

1. Accounting and Auditing Matters

2. Conflict of Interest
3. Embezzlement
4. Falsification of Contracts, Reports or Records
6. Sabotage or Vandalism
7. Theft
8. Safety
9. Violation of the Code of Ethics and Ethical Business Conduct

Q. If I see a violation, shouldn't I just report it to my manager, to security, or to human resources and let them deal with it?

You certainly can, but there are several good reasons why you should use EthicsPoint® as well. First, EthicsPoint ensures that your report gets to the appropriate people. That may or may not happen if you simply report something to your manager, especially when dealing with issues not under his/her control. More importantly, reports can be filed anonymously and all report information is secure and held in the strictest confidence, to the extent possible.

Q. It is my understanding that any report I send from a company computer generates a server log that shows every web-site that my PC connects with, and won't this log identify me as a report originator?

EthicsPoint does not generate or maintain any internal connection logs with IP addresses so no information linking your PC to EthicsPoint is available.

Consistent with prior Company-provided information on this subject, ABS does have the capability to monitor an employee's Internet usage, including the specific Internet websites visited by an employee. However, we do not have the capability to monitor what an employee does once a specific website is visited. Therefore, if you file a report over the Internet, ABS will not be able to determine this. There will be no retaliation against employees filing legitimate reports.

With fewer than 12% of reports generated during business hours, most people prefer to report from the comfort of their home after hours and on the weekend.

Q. Can I file a report from home and still remain anonymous?

A report from home, a neighbor's computer, or any Internet portal will remain secure and anonymous. An Internet portal never identifies a visitor by screen name and the EthicsPoint system strips away Internet addresses so that anonymity is totally maintained.

Q. I am concerned that the information I provide EthicsPoint will ultimately reveal my identity. How can you assure me that will not happen?

The EthicsPoint® system is designed to protect your anonymity. However, you as a reporting party need to ensure that the body of the report does not reveal your identity by accident, for example, "From my cube next to Jan Smith..." or "In my 33 years...".

Q. Isn't this just a "Big Brother" program making everyone suspicious of everyone else?

Absolutely not. The EthicsPoint® system concentrates on being a positive aspect of our overall corporate culture, and allows employees to partner with management to assure a safe, secure and ethical workplace. We encourage you to use the system to seek guidance on ethical dilemmas, provide positive suggestions, or communicate a concern. Effective communication is the lifeblood of any organization and EthicsPoint® is a great way to enhance that communication.

Q. I am aware of some individuals involved with unethical conduct, but it doesn't affect me. Why should I bother reporting it?

Our company chooses to promote ethical behavior. All unethical conduct, at any level, ultimately hurts the company and all employees, including you. You only have to consider what happened in recent corporate scandals to see disastrous effects that a seemingly harmless lapse in ethics can have on an otherwise healthy company. So if you know of any incidents of misconduct or ethical violations, consider it your duty to yourself and your coworkers to report it.

Q. I am not sure what I have observed or heard is a violation of company policy, or involves unethical conduct, but it just does not look right to me. What should I do?

File a report. EthicsPoint® will help you prepare and file your report so it can be properly understood. We'd rather you reported a situation that turned out to be harmless than let possible unethical behavior go unchecked because you weren't sure.

Q. Where do these reports go? Who can access them?

Reports are entered directly on the EthicsPoint secure server to prevent any possible breach in security. EthicsPoint makes these reports available only to specific individuals within our company who are charged with evaluating the type of violation and location of the incident. Each of these report recipients has had training in keeping these reports in the utmost confidence. The EthicsPoint® system and staff are trained and committed to ensure that no report is ever shared with implicated parties, their peers, or subordinates.

Q. What if my boss or other managers are involved in a violation? Won't they get the report and start a cover-up?

The EthicsPoint® system and report distribution are designed so that no report is ever shared with implicated parties, their peers or their subordinates. If our company president or CEO is implicated, the report is available only to a specified outside party and/or Board Ethics Officer. This will help to eliminate cover-ups by any implicated individual.

Q. What if I remember something important about the incident after I filed the report? Or what if the company has further questions for me concerning my report?

When you file a report at the EthicsPoint Web site or via our international toll-free number, you receive a unique user name and are asked to choose a password. You can return to the EthicsPoint system again either by Internet or telephone and access the original report to answer questions posed by our company representative and add further information that would help resolve the open issues. We strongly suggest that you return to the site in 48 hours to answer company questions. You and the company now have entered into an "anonymous dialogue" where situations are not only identified but can be resolved, no matter how complex.

Q. Are these follow-on reports as secure as the first one?

All EthicsPoint correspondence is held in the same strict confidence as the initial report, continuing under the umbrella of anonymity.

Q. What if I want to be identified with my report?

There is a section in the report for identifying yourself, if you wish.

Q. Can I still file a report if I don't have access to the Internet?

You can file an EthicsPoint® report from any computer that can access the Internet. You can file from home. Many public locations, including the public library, have Internet computers. If you don't have access or are uncomfortable using a computer, you can call the EthicsPoint toll-free hotline 866-293-1461 which is available 24 hours a day, 365 days a year.

Q. Is the telephone toll-free hot line confidential and anonymous too?

Yes. You will be asked to provide the same information that you would provide in an Internet-based report and an interviewer will type your responses into the EthicsPoint Web site. These reports have the same security and confidentiality measures applied to them during delivery.