

Attn: Manager P&S Dept./Traders/Cashier/Manager Reorganization/Manager Dividends UNIFORM PRACTICE ADVISORY (UPC # 019-2000) February 15, 2000

WHEN, AS AND IF ISSUED SETTLEMENT DATES

Delivery of the following issues shall be made at 3:00 p.m. on the Settlement Date.

ISSUE

SETTLEMENT DATE

eLoyalty Corporation

- Common Stock

Tuesday, February 22, 2000

AG Holdings, Inc. - Common Stock (AGHL)

On February 10, 2000, the above referenced company changed its name from AG Holdings, Inc. to Wasatch Interactive Learning Corporation. This change will be effected on the OTC Bulletin Board (OTCBB) on February 16, 2000 with a symbol change from AGHL to ILRN.

Notice has been received that the company previously effected a 1 for 500 reverse stock split on December 3, 1997, of which The Nasdaq Stock Market, Inc. was not informed. Since participant positions have already been adjusted at The Depository Trust Company (DTC) and in order to coordinate the trading and operations functions, the 1 for 500 reverse stock split will be implemented on the OTCBB effective February 16, 2000 in conjunction with the name and symbol change.

Members are advised to investigate their positions and reconcile their records and bookkeeping systems to reflect the 1 for 500 reverse split.

Questions regarding this notice should be directed to: Market Data Integrity Department, (203) 375-9609.

Dorothy L. Kennedy Director