

December 26, 2009

To all transmitters and tax preparers,

As you may have seen in recent public announcements, Pacific Capital Bank (“PCB”) has entered into a letter of intent to sell the E-Filing Financial Service Division of Santa Barbara Bank & Trust (the “Tax Division”). The Tax Division will continue to operate as an independent company under the same management team, in the same facility including the same employees. We anticipate that the sale will close before the tax season begins. We are currently in advanced discussions with another banking partner to be able to offer Refund Anticipation Loans and Refund Transfers. We anticipate no interruption in service and will continue to maintain a competitive program. Updates will be released as information becomes available. You can continue to go to the web address www.sbbtral.com for updates. We appreciate your continued support.

Rich Turner,

RAL/RT Program Director