

December 30, 2009

To all Transmitters and Tax Preparers,

As we indicated a few days ago, we have entered into an agreement to sell the tax processing division of Santa Barbara Bank & Trust. The sale process continues to progress and we expect to close the sale shortly. The new company will now operate under the name Santa Barbara Tax Products Group, LLC ("SB"). SB will continue to operate as an independent company under the same management team, in the same facility, with the same employees using the same hardware and processes. At the same time, SB is making arrangements with a new bank to provide the RALs and RTs and other tax related bank products this tax season. Under the terms of this arrangement, SB will continue to be the processor and handle all customer service issues. SB does not anticipate any interruption in service.

SB will continue to use the same Santa Barbara Bank & Trust check stock that was just shipped to you so do not throw out your check stock. If you previously registered with SBBT and your enrollment was approved, your registration is still active and no immediate action is required on your part, although we would expect the bank to require your consent to facilitating its delivery of tax products in place of SBBT. We will send you a new financial service agreement in the next week reflecting the new bank's role in the program. We will also provide your transmitters with revised bank documents within the next few days so transmitters can update their software with the name of the new bank and any document changes the new bank may require. You may not use any bank documents that have the name SBBT in them. Your use of such documentation will constitute grounds for your exclusion from the program. Please be patient and use the updated software to print documents that reflect the new bank.

Thank you for your patience and cooperation. We will continue to update you as information becomes available.

Rich Turner,  
CEO  
Santa Barbara Tax Products Group, LLC