

January 13, 2010

To all Transmitters and Tax Preparers:

DEFINITIVE AGREEMENT SIGNED

We are pleased to announce we have entered into a definitive agreement to buy the tax products business from Pacific Capital Bank. The name of our new company is Santa Barbara Tax Products Group, LLC ("SBTPG"). We expect to be able to start processing RTs at the opening of the electronic filing season on January 15, 2010 although we are awaiting final approval to do so. As soon as we have the green light, we will promptly notify you that the transaction has officially closed. As mentioned before, SBTPG will have the same management team, in the same facility, with the same employees using the same hardware and processes. We are excited about the future of our program and what we will be able to offer our clients going forward. We will be developing more options to provide you and your clients for years to come.

RT ONLY

As mentioned in the December 24, 2009 press release from Pacific Capital Bank, N.A. (the parent of SBBT), the Office of the Comptroller of the Currency notified Pacific Capital Bank, N.A. that they would not receive regulatory approval to originate any RALs during the 2010 season; a development that required SBTPG to quickly partner with a new bank (MetaBank). Unfortunately, due to these regulatory changes and timing constraints, we are not currently in a position to offer RALs for this tax season. In anticipation of our upcoming RT processing start date (as mentioned, we are awaiting final approval for this), we will be posting a document on our website (www.sbbtral.com) under the 'Downloadable Forms' link (once you log in) called "Advantages of Refund Transfers" that will help you with your clients.

METABANK

SBTPG will offer RT bank products through a relationship established with MetaBank. Under that agreement, SBTPG would be the processor and handle all customer service issues. Since MetaBank will require your consent to facilitate the delivery of its tax products in place of SBBT, we will send you a new financial service agreement shortly reflecting the new relationship between you and MetaBank. Your software will soon be updated with MetaBank documentation. In the meantime, please remember not to use any applications that have the name SBBT on them (check stock excepted). This would include marketing materials as well; please do not use them at this time.

Thank you for your cooperation and understanding during these extraordinary times. More updates to follow as we move forward.

Rich Turner
CEO
Santa Barbara Tax Products Group, LLC