

January 14, 2010

To all Transmitters and Tax Preparers:

IT'S OFFICIAL!

Our transaction has officially closed! Santa Barbara Tax Products Group, LLC ("SBTPG") is officially in business and we are fully operational to process Refund Transfers through MetaBank. We want to thank all our customers who have been so supportive during this process. We look forward to providing you the same exceptional service you have come to expect. Please call us if you have any questions.

Sincerely,

Rich Turner
CEO
Santa Barbara Tax Products Group, LLC