

PROOF POINTS

DRAFT KEY MESSAGES: TAX REFUND PILOT

(Attachment B)

KEY MESSAGE 1:

The XYZ card is a safe, Treasury-recommended money account that provides fast and [free/low-cost] access to your federal tax refund, and more.

Proof Points:

- The XYZ card program was developed under the guidance and oversight of the U.S. Department of the Treasury.
- On average, federal tax refunds will be available on a XYZ card three to four days before a paper refund check would arrive in your mailbox.
- Refund anticipation loans or refund anticipation accounts provide fast access to federal tax refunds, but at a very high price. Federal tax refunds on a XYZ card are nearly as fast, and they are [free.]
- The XYZ card account has no tricks, traps or surprises; you can count on receiving the amount you expect in your federal tax refund.
- Tax refund checks can be lost or stolen. With the XYZ card, your federal tax refund is securely deposited onto your card account and funds are available to you immediately.

KEY MESSAGE 2:

With built-in consumer protections and low fees, the YYZ card offers a better alternative to checks and cash, and a smart way to budget your money.

Proof Points:

- XYZ accounts are FDIC insured and offer VISA/MasterCard's "zero liability" on unauthorized transactions.
- With XYZ card, there's no worry of overspending your account. There are no overdraft fees.
- If you lose your XYZ card or it's stolen from you, it's replaceable, unlike cash.
- Only you – not a former spouse or significant other – control your XYZ tax refund and other funds that are deposited into it. However, if you were to file joint with your spouse, then, you and your spouse will have control and access to this account.
- You can get up to [X] free ATM withdrawals each month using your XYZ card, at more than XXXX ATM locations around the nation.
- By setting up direct deposit of your wages to the XYZ card account, you can eliminate expensive check-cashing fees and save on money orders and postage by paying your bills over the phone or online.
- If you send money home to a foreign country every month, you can do it electronically for free/next to nothing with a XYZ card account if your recipient has an account to receive the money.

[VARIABLE]

- Unlike most prepaid or debit cards, the XYZ card has no monthly fees.

KEY MESSAGE 3:

More than a refund card, XYZ is a convenient, all-in-one card account that you can use every day to deposit your wages, get cash, make purchases, pay bills and build your savings.

Proof Points:

- Your XYZ card account will work year-round, so you can get your wages or other regular payments deposited onto it automatically on the same day(s) every month.
- By choosing direct deposit for your wages or other regular payments on the XYZ card, you eliminate costly check-cashing fees and the inconvenience of payday errands.
- With the XYZ card, you don't need to carry as much cash, or worry about having your cash lost or stolen.
- A XYZ card can be used for purchases or to get cash back at grocery stores, gas stations or wherever MasterCard/VISA is accepted.
- The XYZ card can also be used to make purchases or pay bills over the phone or online, so you enjoy greater freedom and spend less on money orders and postage.
- You can call toll-free anytime to get your account balance, or sign up to receive free balance alerts via your mobile phone.

[VARIABLE]

- The XYZ card comes with a built-in (savings account is a variable to the different treatments) savings account, enabling you to earn[X percent] interest on your tax refund and other money you deposit.