LETTER SHELL - VERSION 1

Name Address 1 Address 2 City, State, Zip

Dear [First Name],

I'm writing to tell you about an exciting new way to receive your 2010 federal tax refund. It's called [name of card], and it's the first tax refund card recommended by the U.S. Department of the Treasury to give you fast, low-cost delivery of your tax refund, plus safe and convenient banking account privileges.

Message 1: Proof Points:

Message 2: Proof Points:

Message 3: Proof Points:

[Name of card] was developed by Treasury in cooperation with [Financial Institution] and [Card Brand], and is currently available on a limited basis nationwide. To learn more, read the enclosed brochure or visit online at <u>www.nameofcard.gov</u>.

Remember, with tax time nearly here, you only have a limited time to sign up for [name of card] and take advantage of this fast, low-cost tax refund option and everyday card account. This is the only offer you will receive, so I urge you to act now.

Warm regards,

[Signature of Treasury official]