LETTER SHELL - VERSION 2

| Name |
|--|
| Address 1 |
| Address 2 |
| City, State, Zip |
| Dear M_ [surname]: |
| The U.S. Department of the Treasury is introducing a new federal tax refund card account – [name of card] – for the 2010 tax refund season. You are cordially invited to preview and participate in this special card offer, which provides safe, low-cost banking privileges as well as fast and convenient delivery of your 2010 federal tax refund. |
| Message 1: Proof Points: |
| Message 2: Proof Points: |
| Message 3: Proof Points: |
| [Name of card] was developed in cooperation with [Financial Institution] and [Card Brand], and is the only tax refund card recommended by the Treasury. To learn more, read the enclosed brochure or visit online at www.nameofcard.gov . |
| This is the only invitation you will receive, so Treasury urges you to act quickly and sign up for [name of card] today. |
| Sincerely, |
| [Signature of Treasury official] |