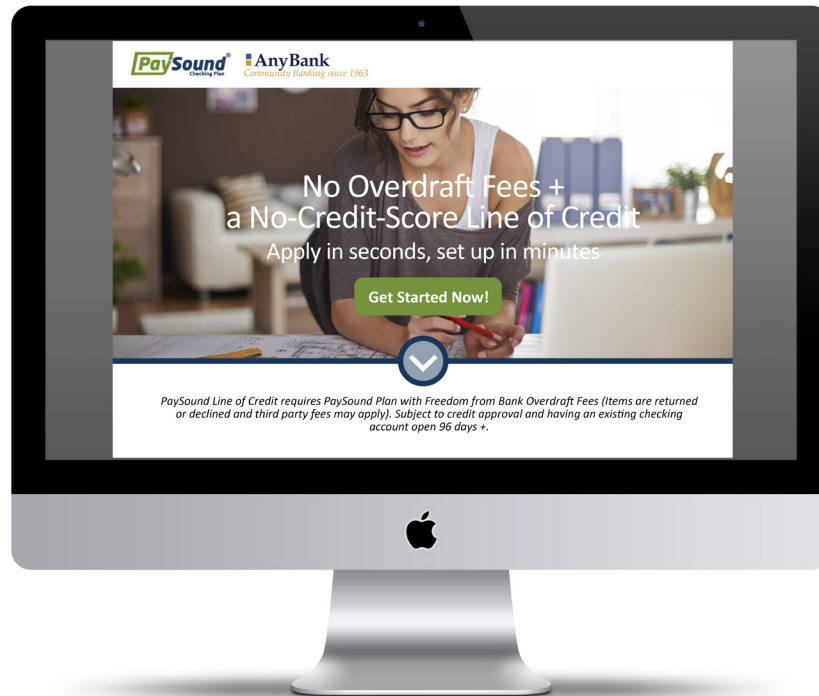


PaySound® Website Example

The image and copy below represent an example of an existing PaySound webpage. It serves as an example of the type of pricing and terms you could institute with your own PaySound program. All program underwriting and pricing is determined by your financial institution, although we provide guidance and best practices.



PaySound Checking

How would you like a checking account that never charges bank overdraft fees? This provides spending control; items are returned or declined when funds are insufficient.

Switch Your Account to Full Service Checking, No Bank Overdraft Fees.

- Checking with no bank overdraft fees ever.
- Items are returned or declined; third-party fees may apply.
- No minimum balance.
- Requires online banking and an email address.
- Use your existing checks and check card.
- Online statements. (Optional paper statements \$5.00 per month)

All for a \$15 monthly program participation fee plus 18% APR on any loan balance.

PaySound Line of Credit

Existing checking customers may apply for a 18% APR (annual percentage rate) credit line up to \$1,000 with no credit score.

Want freedom from bank overdraft fees (items are returned and third party fees may apply) but don't need a line of credit? Just choose to switch your checking account and forgo the line of credit.

A line of credit is a loan that requires monthly payments and allows you to re-borrow against the available line.

- 18% APR (Annual Percentage Rate).
- See your line availability in seconds; no sign up fee.
- Easy and free to transfer funds with online banking or telebanking.
- You can re-borrow funds as you need them.
- Monthly payments assure you're in control.
- If your line of credit payment is late, a late payment fee will be charged.

