

It's like having your very own **money manager.**

It's like having your very own

A woman with long brown hair is smiling at a cashier in a grocery store. The cashier is a man wearing a white shirt and a red apron, standing behind a counter with a computer monitor and a card reader. In the foreground, a silver MoneyCard Visa Debit card is overlaid. The card features the MoneyCard logo (a stylized 'M' with an arrow), the card number 4000 1234 5678 9010, the name JOHN DOE, and the expiration date 05/11. The Visa logo is also present.

money manager.

Peace - of - Mind



Cash your pay, shop, pay bills, get groceries, send money, and more. It's peace-of-mind and it's all in one card.

Presenting the CARA MoneyCard – Prepaid Visa® Card Program. Because what matters most is quality of life. Your life. The lives of those close to you.

The CARA MoneyCard gives you a safe, secure way to use your money along with benefits to enhance the way you live and work. It's like having a personal money manager at your side.

CARA MONEYCARD BENEFITS:



1. Fast, secure access to your money and your card's benefits.
2. No more waiting to cash a paycheck, no more high cost check cashing fees — your money is now direct-deposited right to your card where you can access it immediately.
3. Your money is safe — backed by a nationally chartered, FDIC insured bank that has been in business for over a quarter century.
4. No credit qualifications. You qualify.
5. Give a Companion Card to one or more family members and you can transfer money to them.
6. Your card is a Visa card, so you can use it wherever Visa Debit Cards are accepted.
7. Because it's Visa, you are protected against unlawful use and fraud by Visa's Zero Liability Program.
8. Now you can pay bills using your card, in person, online, or by phone.
9. Your card account information is secure and available to you any time, any day.
10. If offered through your employer or affiliate group, you may be able to elect additional benefits such as life, health, pharmacy or vision programs that you can pay for with the card.
11. The card includes a Points 2U Rewards Program — our way of rewarding our customers.

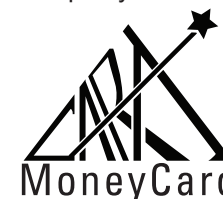


A whole new world of possibilities.

Enjoy exceptional convenience and reliability with the CARA MoneyCard backed by one of the world's leading credit card companies. Full protection against unlawful use and fraud. Accepted for retail purchases anywhere Visa Debit Cards are accepted. And, it's issued by nationally chartered Palm Desert National Bank, so the card offers the full protection of the federal banking industry.

Family matters.

Your employer or membership organization has chosen to offer this card program because they believe that employees and their families matter. And what matters most is quality of life.



Peace-of-Mind

The CARA MoneyCard is issued by Palm Desert National Bank pursuant to a license from Visa U.S.A. Inc.