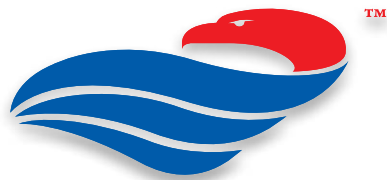


Card of America



Card of America™ Prepaid MasterCard® User Tips

Fees associated with the Card of America™ Prepaid MasterCard®

Monthly Fee	Free
Additional Benefits (Price Protection Return Protection, Extended Protection, Purchase Security, Cell Phone Protection & Travel Emergency Assistance)	Free
Payroll Direct Deposit	Free
Customer Service via toll-free number	Free
Text and email transaction and current balance info	Free
Balance Inquiry via toll-free number	Free
Domestic signature transactions	Free
International signature transactions	Free
Cash advance at bank teller window	Free
Point-of-sale Pin based transactions	\$0.65
<i>*Cash back can be received with a pin at most retailers at no additional cost</i>	
Domestic ATM withdrawal	\$1.50
International ATM withdrawal	\$3.00
ATM balance inquiry	\$1.00
Move funds from card to card	\$2.50
Move funds from card to checking account	\$1.50
<i>Other fees may apply - See cardholder agreement on www.cardofamerica.com</i>	

When purchasing gas at the pump:

Your card can be swiped at the pump, but please be aware: Gas stations authorize prepaid and debit card transactions at the pump for anywhere from \$75 to \$101. This authorization will not be released from your card for 3 business days. We recommend that our cardholders go inside and pre-pay for the amount of purchase to avoid any holds on their card.

When your card can go negative:

When your card is swiped for a purchase, it will only get approved if the balance on your card is sufficient to cover the charge. However, if a charge is a 'forced-post transaction' or what is typically known as a recurring charge you have set up, it may cause your card to go negative. Fees associated with a transaction will be posted after the initial approved transaction. This may also cause a negative balance.

Load your card with cash:

Load using cash with a Green Dot MoneyPak® available at select retailers including: CVS Pharmacy, Walmart, Walgreens and KMart. For full list of retailers, please visit www.cardofamerica.com.

Setting up text message and email notifications:

You can now add either text messaging and/or email alerts that will notify you of every transaction on your Card of America™ Prepaid MasterCard®. Simply go to www.cardofamerica.com and follow these easy steps:

1. Click on "Customer Login"
2. Click on "Create Account"
3. Click on "Options"
4. Click on "Notification Services"

For more information, please visit www.cardofamerica.com or call Customer Service at 877.725.5698

The Card of America™ Prepaid MasterCard is issued by Palm Desert National Bank pursuant to license by MasterCard International Incorporated. Card of America is a Member Service Provider of Palm Desert National Bank. Palm Desert National Bank is a member of the Federal Deposit Insurance Corporation ("FDIC") and all cardholders funds are insured by the FDIC in accordance with the FDIC's applicable terms and conditions. MasterCard and the MasterCard Brand Mark are registered trademarks of MasterCard International Incorporated.