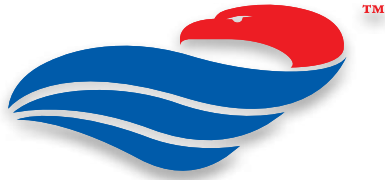


Card of America



The Ultimate Payroll Card

The Card of America is an easy to use Prepaid MasterCard® card that gets your paycheck on the card fast, safe, and free. Making trips to the bank or check cashing stores will no longer be necessary.

Enrollment Form

Name: _____ Date: _____

Address: _____ City: _____ State: _____ Zip: _____

Phone: _____ Cell: _____ Work: _____

Date of Birth: ___/___/___ SS#: ___/___/___ ID Type: _____ Number: ___-_____

Employer: _____

I acknowledge and understand that many services of the card do not carry any fees while others, such as cash withdrawals from an ATM, may generate a fee. I understand that a full schedule of fees will be included on my cardholder agreement.

The Card of America™ Prepaid MasterCard is issued by Palm Desert National Bank pursuant to a 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.

Signature: _____ Date: _____

Your Ultimate Payroll Solution

Card Activation Fee:	\$ _____
Monthly Service fee:	FREE
Customer Service – Toll Free #	FREE
Balance Inquiry via Toll Free #	FREE
Domestic POS Signature Transactions	FREE
International POS Signature Transactions	FREE
Point of Sale (Pin Transactions)	\$0.65
Domestic ATM Transactions	\$1.50
International ATM Transactions	\$3.00
ATM Balance Inquiries	\$1.00
Card to Card Money Share	\$2.50