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## Letter of Good Funds

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EPS Financial, LLC prints checks in conjunction with the e-Collect program. e-Collect is a national program that allows customers to receive tax refund proceeds deposited into a bank account set up for the customer by EPS at The Bancorp Bank ("Bancorp"). e-Collect checks are printed only after a refund deposit is made for the customer by either the Internal Revenue Service (IRS) or the State Taxing Authority. Key attributes of the program are:

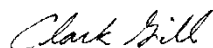
- An e-Collect check is issued after the tax proceeds have been deposited into the account. Checks will NOT be returned for non-sufficient funds.
- Customer Identification is verified at the time of application by the tax preparer. The customer's tax return has been electronically filed and the tax preparer has received an acknowledgement from the IRS that confirms the social security number and last name of the customer (taxpayer).
- Checks will not exceed \$9,999.99.

***e-Collect checks will not be returned for any reason other than improper endorsement or if any check was not authorized by EPS. To satisfy this condition, the check cashing institution must:***

- Witness all payees when they endorse the check.
- Verify two forms of Identification, including at least one photo ID.
- Note the identifying number of the valid ID on the face of the check.
- Call EPS to verify the check at one of the following numbers:
  - 877.503.0783
  - 877.503.0785
  - 877.503.0787

If you have any questions about the e-Collect program, call us at 484.546.2240.

Sincerely,

A handwritten signature in cursive script that reads 'Clark Gill'.

Clark Gill  
President  
EPS Financial, LLC  
P.O. Box 1484  
Easton, PA 18042