

Order your Better Option[®] card today! Fax or e-mail the form on the last page. Here's why:

Better Option prepaid debit card helps you work your way towards financial health.

The Better Option is not a credit card, so you don't have to worry about more debt. There is no credit approval required for the Better Option account.

Better Option has easy-to-use online tools to help you budget and pay more attention to your money, your spending and your credit. You can check your credit score as often as you want for free with a soft hit that won't affect your credit score. All of this comes with no minimum balance requirement and no ability for overdrafts so you can't overspend and there can be no overdraft fees.

We're working on even more tools and services right now to make Better Option the best product on the market for consumers recovering from heavy debt and poor credit, or for anyone else who wants more control over their financial situation.

Your money is held in an FDIC-insured account. Better Option is convenient and safe, and costs about the same as many conventional checking accounts. But, the features included with Better Option greatly exceed those available from traditional checking accounts!

To find out more about Better Option, and to order yours today, read the summary and order form on the next two pages:

Your Money. Your Way.

Introducing the Better Option[®] Prepaid MasterCard[®]

Now, a card with cash management features that you need:

- Pay bills, transfer funds, get cash at ATMs, make online purchases
- More secure than cash, more widely accepted than checks
- Free direct deposit of payroll and government benefits
 - Guaranteed Approval*
- No credit approval required
- Save money on financial transactions
 - Avoids danger of Overdraft or NSF fees
 - No minimum balance required
- Accepted wherever Debit MasterCard is accepted: in person, online or by phone



Take Control of Your Money



Think of your Better Option[®] card as a virtual checking account that allows you to control your money, and keep more of it.

Free family Companion Card or Secondary Card for your spouse, or for your children over age 13.

Includes your own virtual Personal Financial Manager, available 24/7, to help you take control of your money

- Track spending – the card automatically records all purchases and withdrawals for you.
- Create a personal budget with automated budgeting tools
- Compare spending with budget: use your virtual Personal Financial Manager to help you manage your money, 24/7
- Electronic Check Register never forgets to record a payment, & always knows your actual cash balance, in real-time.
- Visit your on-line account to:
 - Check your credit score – on demand, for free!
 - Track how you spend your money – see where it went at the end of the month.
 - Categorize all your spending.
 - Set up your free SMS Text cell phone or email alerts for actual transaction updates, daily balances, and budget alerts, all done in real-time.

- **Financial Security & Protection** – funds on the card are fully FDIC-insured; Protected by MasterCard Zero Liability policy**
- **Free Customer Service**, live 24/7, bi-lingual, USA-based
- **Paperless, web-enabled “Green” product**
- **Automate monthly payments with EchoPay**, such as mortgage or rent, and pay utility & other bills, one-at-a-time or automate them, or automate money move to a bank savings account
- **Get cash back** at thousands of MasterCard, Cirrus[®] or Maestro[®] ATMs or via PIN debit POS purchases.
- **Move funds** to a bank savings account, or to another Better Option Companion card (moving funds Card-to-Card is done *in real-time*)
- **Mobile account access.**

*Enrollee may be declined if I.D. information cannot be verified for USA PATRIOT Act compliance

**MasterCard Zero Liability policy subject to certain conditions and restrictions.

Cardholder Fees

Usage / Transactional Fees*

- FREE Credit Scores
- FREE Payroll direct deposit (for payroll [one or more], government benefits, tax refunds, etc)
- FREE *PIN Based* and *signature-based* retail transactions
- FREE Companion or Secondary Card
- FREE Card-to-Card real-time money share (*to other Better Option® Companion Card*)
- FREE SMS / text messaging alerts (*wireless provider fees may apply*)
- FREE Personal Financial Manager, including:
 - Electronic check register – *never forgets to record a payment or deposit*
 - Budgeting Tool – *automatically creates a budget based on actuals*
 - Transaction Tracker – *categorizes every purchase transaction for tax purposes*
 - Digital Safe Deposit Box – *unlimited digital document storage for important documents like tax returns, etc.*
 - Dashboard – *quick reviews by category or customized*
 - Asset Manager – *immediate personal Balance Sheet*
- FREE EchoPay Online Bill Payment – *electronic payments to @ 7,000 billers built into the system*
- EchoPay Online Check Bill Payment - \$1.00 (*when the system cuts and mails a paper check to a small or individual payee*)
- Monthly Maintenance Fee - \$9.95 per month
- Domestic ATM usage – \$1.50 (*Withdrawal*), \$0.75 (*Inquiry & Declines*)
- International ATM usage – \$3.00 (*Withdrawal*), \$1.50 (*Inquiry & Declines*)
- Card-to-Bank account cash transfer - \$2.00
- Card Replacement - \$10.00

The Better Option card is issued by University National Bank, pursuant to license by MasterCard International Incorporated.
MasterCard is a registered trademark of MasterCard International Incorporated.
Maestro is a registered trademark of MasterCard International Incorporated
Cirrus is a registered trademark of Cirrus System, LLC, formerly known as Cirrus System, Inc.

Better Option Card Order Form

Congratulations on your decision to order a Better Option prepaid debit card. Your card will be mailed to you and should arrive within 7 to 10 business days. Please complete the information below and send it by one of the following ways:

- Fax this form to 888-727-2212. This fax goes directly to the new order department.
- Scan and send this form as an e-mail attachment to applications@cjbpartners.com

Name: _____

Address (No P.O. Boxes): _____

Apartment/Unit Number: _____

City: _____ State: _____ ZIP: _____

Date of Birth: _____ Social Security Number: _____

Phone: (____) _____ - _____ Email: _____

ALL FIELDS ARE REQUIRED AND MUST BE LEGIBLE.

PRIVACY POLICY: *For your protection, we are required to collect the information above to properly identify you before sending your card. We recognize the sensitive nature of this information. We will enter this information into the card ordering system but we do not use it for any other purpose. We will retain your information for no more than 90 days in order to provide customer service in case of issues with your card order. After that time we will destroy this information.* If you have any questions or concerns, please contact us at info@cjbpartners.com