



Finally, a card that works overtime so you don't have to...

When your employees are on the road and have a problem, we can help you solve it in “real-time.” The ethos™ Visa® debit card account combines revolutionary technology with mobile banking features to help you respond more quickly, and to keep your company safer than any other debit card.

Easy to use:

- The card can be funded in a number of ways, including transfer from a company card account and **free** direct deposit.
- The ethos Visa debit card account transfers funds in “real-time” 24/7 no matter how far away your drivers are.
- Drivers can use the card for repairs or other purchases, for no fee. And drivers can even receive cash back for free when making a purchase.

Secure:

- The ethos Visa debit card account offers unparalleled security. When the card is turned off, the company is never at risk of fraud and neither are its drivers. Additionally, the ethos visa debit card account is protected by Visa's Zero Liability Policy.

Money Management Tool:

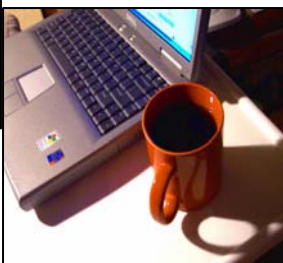
- Ethos helps you keep tabs on your bottom line. Because it is not a credit card, drivers can spend only what has been deposited by the company. As the primary cardholder the company will be notified of all transactions via e-mail or text message.
- The ethos Visa debit card account offers more accurate forecasting for your company expenses, since they appear in real time.

For more information contact:
FREEDOM COMPANIES



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Be your own bank.



Susan is the comptroller of a large long haul trucking company. She just received a call from one of the drivers who needs money immediately to have a repair made.

Because the company uses the ethos™ Visa® debit card account, Susan is able to transfer money to the driver immediately, in “real-time.” The driver uses the ethos Visa debit card account to pay for the repair, and there is no charge for the purchase.

Susan then receives notification of the purchase via email or text messaging. She is even able to see that the driver has received some cash back when the purchase was made. Cash back is free with purchases.

The ethos Visa debit card account offers unparalleled safety for both the company and the driver. The ethos card can be turned on and off, making it virtually fraud proof, so it keeps you safe even if it is lost or stolen. As a cardholder your account is FDIC insured and protected by the Visa Zero Liability Policy.

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