

DEALS, INC.

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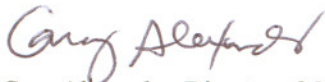
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June 29, 2006

Dear Director Werner

Please find enclosed the responses to a questionnaire my company received from the Tennessee Department of Financial Institutions compliance division. If you have further questions or would like to discuss these responses, please contact me at 731-668-2228.

Thanks



Greg Alexander, Director of Operations
CashMaster

1. What requirements have banking institutions imposed on money services businesses to open or maintain account relationships since the issuance of the joint guidance by FinCEN and the Federal Banking Agencies in April 2005?

RESPONSE: Accounts have been closed and new accounts will not be opened.

2. Describe any circumstances under which money services businesses have provided or have been willing to provide the information specified in the guidance issued by FinCEN to money services businesses in April 2005, concerning their obligations under the Bank Secrecy Act, and yet have had banking institutions decline to open or continue account relationships for the money services businesses.

RESPONSE: Banks are unwilling to discuss the matter. They are simply giving us 30 days to have our account closed.

3. Have Bank Secrecy Act-related grounds been cited for why banking institutions have decided not to open, or have decided not to continue to maintain, account relationships for money services businesses since the issuance of the guidance to money services businesses and to banking institutions in April 2005?

RESPONSE: No. We were told that we were "cash-intensive" businesses and the bank did not wish to service those type of businesses because of the requirements asked of them by federal regulators.

4. Would additional guidance (including, if applicable, clarification of existing guidance) to the banking industry regarding the opening and maintenance of accounts for money services businesses within the Bank Secrecy Act regulatory framework be beneficial? If so, what specifically should such guidance address?

RESPONSE: Our company operates multiple branches that offer varying services. At some locations we are considered an MSB, and at most we are not — these locations that are not offer deferred presentment services only and not traditional check cashing or money transmitters. The banks where we do business can NOT understand the definition of an MSB and are afraid to do business with an entity whose product may be similar to a product that makes that entity an MSB.

5. Would additional guidance (including, if applicable, clarification of existing guidance) to money services businesses regarding their responsibilities under the Bank Secrecy Act as it pertains to obtaining banking services be beneficial? If so, what specifically should such guidance address?

RESPONSE: I am aware of my company's requirements related to the Bank Secrecy Act. It is lack of knowledge at the banking level that is problematic.

6. Are there steps that could be taken with regard to regulation and oversight under the Bank Secrecy Act that could operate to reduce perceived risks presented by money services businesses?

RESPONSE: Not in the scope of my business. We are only registered as an MSB because we cash payroll, insurance, and government issued checks for consumers. We have never cashed a check for an amount over \$10,000.

7. Since the March, 2005, hearing and the issuance of guidance in April 2005, to banks and to money services businesses, has there been an overall increase or decrease in the provision of banking services to money services businesses? Please offer any thoughts as to why this has occurred.

RESPONSE: I have not experienced any changes since this time. I have, however, had many of the banks that we do business with call and ask if we are registered as an MSB and also ask for copies of our licenses issued by any municipality or government agency.