



FOR IMMEDIATE RELEASE

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**AccountNow Selects PRBC® to Assist Underbanked Consumers
Build Credit with Monthly Bill Payments**

AccountNow to report bill payments to PRBC

Consumers are thankful

Annapolis, Maryland – September 28, 2005 – PRBC®, an innovative national credit bureau, today announced an agreement with AccountNow, Inc., a provider of MasterCard®-branded and FDIC-insured stored value cards, designed to help consumers build their credit rating. Under the agreement, AccountNow will report commonly recurring bill payments to PRBC on behalf of AccountNow members who use the AccountNow™ Pay Anyone Bill Pay service. MasterCard cards managed by AccountNow are issued through a relationship with the Meta Payment Systems division of MetaBank.

“Building a credit history is a primary interest of our members,” says Tim Coltrell, CEO of AccountNow. “We researched the market and found that most products available to help our target market build a credit history have expensive fees and are ineffective. Our goal was to be the first in the market to provide a credit builder product for our members that’s free of charge and allows them to demonstrate their credit worthiness by doing what they already do today -- paying rent, electric, cable, insurance, and phone bills on time with the AccountNow Pay Anyone Bill Pay service.”

“When we searched for a credit bureau to report bill payments to we were very impressed with PRBC’s business model and their pioneering solution to help us meet this very important need for our members,” added Mr. Coltrell. “I am especially pleased that PRBC does not charge

our members a fee to view their own data, and it is important to us that PRBC does not sell the names of our members to mailing lists, solicitors, or for research.”

“PRBC’s view is that all consumers deserve an equal opportunity to demonstrate their fiscal responsibility with the monthly bills they pay,” said Michael Nathans, Chairman and CEO of PRBC. “Making these monthly payments on time should benefit them when they apply for housing, credit, insurance, utility hook-ups, and employment. I am delighted that AccountNow is helping their customers demonstrate their fiscal responsibility by allowing them to enroll in the PRBC service. Many of the consumers who have enrolled in the service have sent us emails thanking us for going into business. ”

A report entitled *Credit Score Accuracy and Implications for Consumers*, published in December 2002 by the Consumer Federation of America and the National Credit Reporting Association, concluded that payment histories were not reported to a credit bureau by the lender for approximately 33% of the consumers in their samples, in spite of consecutive on-time mortgage payments. The negative implications for these roughly 15 million consumers are that their credit scores are lower than they should be, and that they pay more for credit than they deserve to, thus greatly reducing their chances for building assets and financial security. In addition to these homeowners, there are approximately 35 million apartment renters whose payments are not reported to a credit bureau.

PRBC is the first credit bureau to give consumers the choice and tools to demonstrate their ability and willingness to pay all of their bills on time consecutively. A PRBC Reportsm can be ordered that merges Equifax, Experian, and TransUnion credit reports and scores with a PRBC bill payment history and a Bill Payment Scoresm (BPSsm). PRBC Reports and the BPS are used to supplement a traditional credit report and score, or in the absence of one, to gain a more complete and accurate risk assessment of an applicant. The PRBC BPS can be easily understood by consumers and users of traditional credit scores alike. PRBC does not charge consumers a fee to enroll in the PRBC service or to view their own PRBC data. In addition, PRBC does not sell consumers’ private personal information to solicitors, telemarketers, direct mail firms, or for research purposes.

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About AccountNow, Inc.

AccountNow, headquartered in San Ramon, California, is a leading provider of financial solutions for the 40 million US consumers who do not have established credit or traditional banking relationships. AccountNow’s money saving offers give consumers an alternative to "traditional" checking accounts and access to the financial and payment systems, including debit

MasterCard cards, Pay Anyone Bill Payment with PRBC bill payment reporting, and FDIC-insured deposits. AccountNow's Debit MasterCard cards are issued by MetaBank. Visit AccountNow online at www.accountnow.net.

About Meta Payment Systems

Meta Payment Systems, a division of MetaBank, offers card issuing and program support to banks, processors, and third-party distributors seeking to develop, market and manage stored-value cards. Meta Financial Group, Inc. (NASDAQ NM: CASH) is the holding company for MetaBank. For more information, call 605.275.8052, or visit <http://www.metacash.com>.

About PRBC

PRBC, a national credit bureau with a community economic development mission, is supported with a grant from the Ford Foundation and by Tier I Data Subscribers that include Citimortgage, Fannie Mae, and Freddie Mac. PRBC is guided by an Advisory Board and a Technical Steering Committee that include consumer advocates, educators, faith-based leaders, and industry professionals. PRBC's service is powered and secured by IBM, and can be accessed at www.PRBC.com.