



November 17, 2008

«first_name» «last_name»
«address_1»
«address_2»
«city», «state» «zip»

Re: Outstanding EZ REIMBURSE® Card transactions

Please read this letter carefully

According to IRS guidelines (Revenue Ruling 2003-43, 2006-69), all Card transactions must be validated. In some cases, FBMC is permitted, under the IRS guidelines, to automatically validate (auto-adjudicate) certain transactions.

In the event that FBMC cannot auto-adjudicate EZ REIMBURSE® transactions, we request supporting documentation by reporting those transactions in blue on your monthly statement or in red at www.myFBMC.com. The IRS requires that if documentation is not received, then ultimately **outstanding transaction amounts will be reported to the Internal Revenue Service (IRS) as income on your W-2 form, and will become subject to all applicable employment taxes (including federal and state income tax withholding and FICA).**

Our records currently indicate that you have **\$«outstanding_amount»** in EZ REIMBURSE® Card transaction(s) that required documentation. Our records also indicate that we have not received the documentation requested; therefore your employer will report the above amount as taxable income on your **2008 W-2.**

Thank You,

Card Services,
Fringe Benefits Management Company