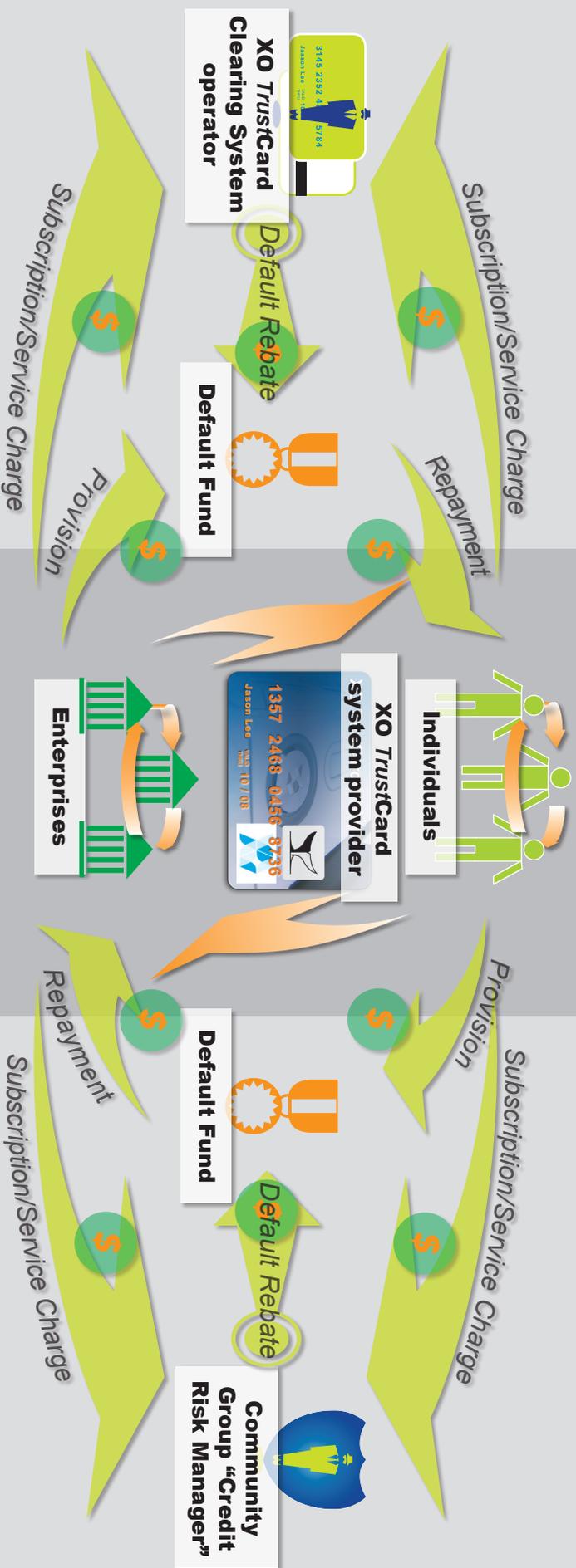


A Community Group using the XO TrustCard



**Credit Clearing,
Systems Support**

**Sales and Marketing,
Customer Acquisition**

**Customer
Support**

How your Community Group can benefit by using the XO TrustCard

Using the XO TrustCard to get ongoing revenue forever

A Community Group acting as a risk manager for an XO TrustCard operator provides them with an avenue to harness the value of community resources and keep wealth circulating within the local economy while getting a regular income forever.



Community Group



1000 members

Say each member spends on average \$1000 credit per month

- For example:
- ◆ 1000 members (enterprises and community members) of your Community Group register to use the XO TrustCard system
 - ◆ Your Community Group allocates members a "Guarantee Limit" based on normal risk management procedures and members are given and XO TrustCard an interest free overdraft facility in their account.
 - ◆ Members use their XO TrustCard
 - ◆ They spend their credit with each other and with members of other XO TrustCard communities



Each member gets an XO TrustCard and spends \$1000 a month



As a "Risk Manager" it charges the payers a 2.5% transaction fee



Total spending is \$1,000,000 per month



Community Group Ongoing Revenue Payers



Total fees charged is \$25,000 per month

XO cost is 0.5% (-\$ 5000)

Your Regular Income is \$20,000 per month

1 month Credit Union gets \$20,000

1 month \$ 1,000,000 is recirculated within the community

6 months Credit Union gets \$120,000

6 months \$ 6,000,000 is recirculated within the community

12 months Credit Union gets \$240,000

1 month \$12,000,000 is recirculated within the community

How your XO TrustCard operator can benefit by using the XO TrustCard

Using the XO TrustCard to get ongoing revenue forever

A service provider acting as an exchange facilitator for XO TrustCard services provides it with an avenue to harness the value of community resources and keep wealth circulating within the local economy while getting a regular income forever.



XO TrustCard operator



1000 members

Say each member spends on average \$1000 credit per month

- For example:**
- 1000 members (enterprises and community members) of your XO TrustCard operator register to use the XO TrustCard system
 - Your XO TrustCard operator allocates members a "Guarantee Limit" based on normal risk management procedures and members are given and XO TrustCard an interest free overdraft facility in their account.
 - Members use their XO TrustCard
 - They spend their credit with each other and with members of other XO TrustCard communities



Each member gets an XO TrustCard and spends \$1000 a month



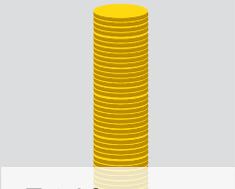
As a service provider it charges the payees a 2.5% transaction fee



Total spending is \$1,000,000 per month



XO TrustCard operator Ongoing Revenue Payers



Total fees charged is \$25,000 per month

XO cost is 0.5% (-\$ 5000)

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