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U.S. DISTRICT COURT  
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UNITED STATES DISTRICT COURT  
NORTHERN DISTRICT OF CALIFORNIA  
San Jose Division

FEDERAL TRADE COMMISSION,

Plaintiff,

v.

SWISH MARKETING, INC., a corporation,

MARK BENNING, individually and as an  
officer of SWISH MARKETING, INC.,

MATTHEW PATTERSON, individually and  
as an officer of SWISH MARKETING, INC.,  
and

JASON STROBER, individually and as an  
officer of SWISH MARKETING, INC.,

Defendants.

C09 03814

Case No.

RS

COMPLAINT FOR PERMANENT  
INJUNCTION AND OTHER  
EQUITABLE RELIEF

Complaint

1 Plaintiff, the Federal Trade Commission (“FTC”), for its Complaint alleges:

2 1. The FTC brings this action under Section 13(b) of the Federal Trade Commission  
3 Act (“FTC Act”), 15 U.S.C. § 53(b), to obtain permanent injunctive relief, rescission or  
4 reformation of contracts, restitution, the refund of monies paid, disgorgement of ill-gotten  
5 monies, and other equitable relief for Defendants’ acts or practices in violation of Section 5(a) of  
6 the FTC Act, 15 U.S.C. § 45(a).

7 **JURISDICTION AND VENUE**

8 2. This Court has subject matter jurisdiction pursuant to 28 U.S.C. §§ 1331, 1337(a),  
9 and 1345, and 15 U.S.C. §§ 45(a) and 53(b).

10 3. Venue is proper in this District under 28 U.S.C. §§ 1391(b) and (c), and 15 U.S.C.  
11 § 53(b) .

12 **INTRADISTRICT ASSIGNMENT**

13 4. Defendant Swish Marketing, Inc. (“Swish”) has its primary place of business in  
14 the County of Santa Clara.

15 **PLAINTIFF**

16 5. The FTC is an independent agency of the United States Government created by  
17 statute. 15 U.S.C. §§ 41 58. The FTC is charged, *inter alia*, with enforcement of Section 5(a)  
18 of the FTC Act, 15 U.S.C. § 45(a), which prohibits unfair and deceptive acts or practices in or  
19 affecting commerce.

20 6. The FTC is authorized to initiate federal district court proceedings, by its own  
21 attorneys, to enjoin violations of the FTC Act and to secure such equitable relief as may be  
22 appropriate in each case, including restitution and disgorgement. 15 U.S.C. § 53(b).

23 **DEFENDANTS**

24 7. Defendant Swish is a Delaware corporation with its principal place of business at  
25 555 Bryant Street, No. 349, Palo Alto, CA 94301. Swish transacts or has transacted business in  
26 this District and throughout the United States. At all times material to this Complaint, acting  
27 alone or in concert with others, Swish has advertised and/or marketed prepaid debit cards to  
28 consumers throughout the United States.



1 2007 to about August 2007, VirtualWorks marketed a Visa-brand prepaid debit card, called the  
2 EverPrivate Card, for an enrollment fee ranging from \$49.95 to \$54.95. Hereinafter, the Secret  
3 Cash Card and the EverPrivate Card are referred to collectively as the EverPrivate Card.

4 13. The EverPrivate Card was touted as a debit card that could be used to shop online  
5 without anyone else knowing. It came with a zero balance and could be loaded with cash at  
6 designated locations.

7 14. VirtualWorks marketed its EverPrivate Card primarily through marketing  
8 affiliates. These entities marketed the EverPrivate Card and referred customers or potential  
9 customers to VirtualWorks. These affiliates typically displayed an offer for the EverPrivate  
10 Card on websites that market short-term, or “payday,” loan services.

11 15. During the period in which VirtualWorks marketed the EverPrivate Card,  
12 Defendant Swish was VirtualWorks’ highest yielding marketing affiliate.

13 16. Defendants operated numerous payday loan websites that displayed offers for the  
14 EverPrivate Card, including but not limited to the websites containing the webpages attached as  
15 Exhibits A, B, and C.

16 17. Defendants operated numerous websites whose homepages were materially  
17 similar to the one depicted in Exhibit A. These homepages, which featured an application form  
18 for a payday loan, conveyed the general message that the consumer, in completing the  
19 application form, was merely applying for a payday loan, as opposed to purchasing any good or  
20 service. For example, in numerous instances, these homepages contained the following  
21 attributes:

- 22 a. The headlines on the homepage contained various statements in large, bolded font  
23 about payday loans, such as the available loan amounts and possible uses for the  
24 loan, and contained no reference to the EverPrivate Card or to any product or  
25 service other than the payday loan matching service.
- 26 b. The homepage displayed a fillable loan application form that required, among  
27 other things, a consumer’s bank name, bank routing number, and bank account  
28 number.

- 1 c. The homepage contained no statement suggesting that there were any charges  
2 associated with submitting the payday loan application.
- 3 d. The homepage contained no reference to the EverPrivate Card or to any product  
4 or service other than the payday loan matching service.
- 5 e. Below the application form, the homepage displayed a submit button, with a label  
6 in bold, prominent type, such as, “**Get matched for your payday loan!**”

7 18. In numerous instances, consumers who clicked on the submit button referred to in  
8 Paragraph 17e were taken to a webpage materially similar to the webpage depicted in Exhibit B,  
9 which displayed offers for several products or services unrelated to the loan. The webpage  
10 conveyed that these offers were not linked to the loan application process and could be bypassed  
11 without consequence. For example, in numerous instances, these webpages contained the  
12 following attributes:

- 13 a. At the top of the webpage a headline in large, bolded text read, “**Before you get  
14 your loan, check out the limited time offers below!**”
- 15 b. At the bottom of the page, a prominent submit button appeared. It contained  
16 large, bolded text, with a label such as, “**Finish matching me with a payday  
17 loan provider!**”
- 18 c. Sandwiched between the two prominent statements described in Paragraph 18a  
19 and Paragraph 18b, this webpage displayed four boxes arranged in a two-by-two  
20 grid. The grid contained four offers *e.g.*, a credit repair kit, a free color printer,  
21 the EverPrivate Card, and an auto loan quote and each had tiny “Yes” and “No”  
22 option buttons, commonly referred to as “radio buttons.”
- 23 d. One of the four boxes displayed an offer for the EverPrivate Card. The  
24 EverPrivate Card offer contained 15 17 lines of fine print disclosures that  
25 appeared below the “Yes”/“No” radio buttons. This text was approximately  
26 two-thirds the size of the bolded text of the headline described in Paragraph 18a  
27 and of the submit button described in Paragraph 18b. The first six sentences of  
28 text touted the features of the EverPrivate Card. The seventh, and second to the

1 last, sentence of the EverPrivate Card description read, “You hereby authorize  
2 EverPrivate Card [Secret Cash Card] to debit your bank account for the one time  
3 enrollment fee of [\$39.95 \$54.95].” The fee amount was not highlighted or  
4 otherwise made prominent. The phrase “You hereby authorize EverPrivate Card  
5 [Secret Cash Card]” appeared in all capitals, but shared the same font, color, and  
6 prominence as the rest of the fine print disclosures.

- 7 g. In numerous instances, three of the four offerings including the first one on the  
8 top left (*e.g.*, credit repair) the “No” radio button was pre-clicked. However,  
9 the EverPrivate Card offer, with no commentary or special notice, was pre-  
10 clicked “Yes.”

11 19. In numerous instances, consumers clicked on the submit button referred to in  
12 Paragraph 18b without affirmatively clicking the “No” radio button above the EverPrivate Card  
13 offer referred to in Paragraph 18d. In such instances, Defendants transferred to VirtualWorks  
14 certain information that those consumers had provided on the loan application form, and that  
15 information was used to debit, or attempt to debit, from those consumers’ bank accounts,  
16 between \$39.95 and \$54.95. VirtualWorks agreed to pay Defendants \$13 to \$15 for each such  
17 transaction.

18 20. At least two of Defendants’ websites had homepages that were materially similar  
19 to the one depicted in Exhibit C. These homepages characterized the EverPrivate Card as a  
20 “bonus” that comes with the payday loan. For example, in numerous instances, these homepages  
21 contained the following attributes:

- 22 a. This statement appeared as a bolded headline claim at the top of the homepage:  
23 **“Apply now for a Payday Loan of up to \$1500 and a BONUS \$2,500 Prepaid**  
24 **Debit Visa\* [MasterCard\*].”**
- 25 b. The word “BONUS” in the headline claim, hereinafter referred to as the “BONUS  
26 headline,” appeared in all capital letters. The BONUS headline was marked with  
27 an asterisk.
- 28 c. Below the BONUS headline, the homepage displayed a fillable loan application

1 form that required, among other things, a consumer's bank name, bank routing  
2 number, and bank account number.

3 d. Below the application form, the homepage displayed a submit button with a label  
4 such as, "**Activate your Prepaid Debit Visa card [MasterCard] and get**  
5 **matched for a payday loan!**"

6 e. The submit button did not alert consumers to the fact that any information  
7 appeared below the submit button.

8 f. In numerous instances, consumers were not able to view the entire homepage  
9 without affirmatively scrolling down. In such instances, consumers would have  
10 had to affirmatively scroll down past the submit button to see any information  
11 that appeared below the submit button.

12 g. There was no statement above the submit button disclosing that consumers would  
13 be charged any fee for the "BONUS" prepaid debit card.

14 h. Below the submit button, six lines of fine print described the EverPrivate Card  
15 offer (the "card description"). The font size of the text in the card description was  
16 smaller than any other text on the homepage, and approximately three-quarters  
17 the size of the font of the bolded BONUS headline. The text was separated into  
18 two paragraphs, the first containing four lines and the second containing two  
19 lines.

20 i. The card description did not disclose until the fifth line, in the second paragraph,  
21 that consumers would have to pay an enrollment fee of \$39.95 to \$54.95 for the  
22 "BONUS" prepaid debit card. That disclosure read, "You hereby authorize  
23 EverPrivate Card [Secret Cash Card] to debit your bank account for the one time  
24 enrollment fee of [\$39.95 \$54.94]." The fee amount was not highlighted or  
25 otherwise made prominent. The phrase "You hereby authorize EverPrivate Card  
26 [Secret Cash Card]" appeared in all capitals, but shared the same font, color, and  
27 prominence as the rest of the fine print disclosures.

28 j. The first paragraph of the card description was marked by an asterisk, linking it to

1 the asterisk that followed the BONUS headline. This first paragraph did not  
2 disclose the enrollment fee. The second paragraph, which was not marked by an  
3 asterisk, was the only place on the webpage that disclosed the enrollment fee.

4 21. In numerous instances, after consumers clicked on the submit button referred to in  
5 Paragraph 20d, Defendants transferred to VirtualWorks certain information that those consumers  
6 had provided on the loan application form, and that information was used to debit, or attempt to  
7 debit, from those consumers' bank accounts, between \$39.95 and \$54.95. VirtualWorks agreed  
8 to pay Defendants \$13 to \$15 for each such transaction.

9 22. VirtualWorks provided Defendants with the basic text of the EverPrivate Card  
10 offer that appeared on the websites referred to in Paragraphs 16 to 21. VirtualWorks and  
11 Defendants communicated and worked together regarding the presentation of the offer on those  
12 websites. Defendants, among other things, displayed the advertisements on Swish's websites,  
13 had control over the manner in which they appeared, and earned money based on the number of  
14 consumers who "signed up" for the offer.

15 23. Thousands of consumers who submitted loan applications on the websites  
16 referred to in Paragraphs 16 to 21 incurred a debit of \$39.95 to \$54.95 for the enrollment fee for  
17 the EverPrivate Card. Many of these consumers also incurred fees and penalties from their  
18 banks because they did not have sufficient funds in their accounts to cover this debit.

19 24. Throughout the period during which the EverPrivate Card offer appeared on  
20 Defendants' websites, numerous consumers who submitted loan applications on the websites  
21 referred to in Paragraphs 16 to 21, upon learning that VirtualWorks had debited funds from their  
22 bank accounts, complained that they had not authorized the debit. Consumers filed complaints  
23 with VirtualWorks, Defendants, the Better Business Bureau, law enforcement agencies, banks,  
24 and payday lenders during this period.

25 25. Many of the transactions described in Paragraph 23 were reversed, or "charged  
26 back," by the consumers' banks.

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1 **VIOLATIONS OF THE FTC ACT**

2 26. Section 5(a) of the FTC Act, 15 U.S.C. § 45(a), prohibits “unfair or deceptive acts  
3 or practices in or affecting commerce.”

4 27. Misrepresentations or deceptive omissions of material fact constitute deceptive  
5 acts or practices prohibited by Section 5(a) of the FTC Act.

6 **Count I**

7 28. In numerous instances, Defendants have represented, directly or indirectly,  
8 expressly or by implication, that consumers who completed an online application and clicked on  
9 a button labeled “Finish matching me with a payday loan provider” were only applying for a  
10 payday loan.

11 29. In numerous instances, Defendants failed to disclose adequately to consumers  
12 who completed an online application and clicked on a button labeled “Finish matching me with a  
13 payday loan provider” that they were also purchasing an EverPrivate Card for a fee, typically in  
14 the amount of \$39.95 to \$54.95, and that this fee would be debited from their bank accounts.  
15 This additional information would be material to consumers in deciding to accept this offer to be  
16 matched with a payday loan provider.

17 30. Defendants’ failure to disclose adequately the material information described in  
18 Paragraph 29, above, in light of the representation described in Paragraph 28, above, constitutes  
19 a deceptive act or practice in violation of Section 5(a) of the FTC Act, 15 U.S.C. § 45(a).

20 **Count II**

21 31. In numerous instances, Defendants have represented, directly or indirectly,  
22 expressly or by implication, that consumers who submitted a payday loan application would  
23 receive a “BONUS” prepaid card at no charge.

24 32. In truth and in fact, in numerous instances, consumers who submitted a payday  
25 loan application did not receive a “BONUS” prepaid card at no charge. Consumers had to pay a  
26 fee for the “BONUS” prepaid card, typically in the amount of \$39.95 to \$54.95, and this fee was  
27 debited from their bank accounts.

28 33. Therefore, the making of the representation set forth in Paragraph 31 of this

1 Complaint constitutes a deceptive act or practice in or affecting commerce in violation of  
2 Section 5(a) of the FTC Act, 15 U.S.C. § 45(a).

3 **CONSUMER INJURY**

4 34. Consumers have suffered and will continue to suffer substantial injury as a result  
5 of Defendants’ violations of the FTC Act. In addition, Defendants have been unjustly enriched  
6 as a result of their unlawful acts or practices. Absent injunctive relief by this Court, Defendants  
7 are likely to continue to injure consumers, reap unjust enrichment, and harm the public interest.

8 **THIS COURT’S POWER TO GRANT RELIEF**

9 35. Section 13(b) of the FTC Act, 15 U.S.C. § 53(b), empowers this Court to grant  
10 injunctive and such other relief as the Court may deem appropriate to halt and redress violations  
11 of the FTC Act. The Court, in the exercise of its equitable jurisdiction, may award ancillary  
12 relief, including rescission or reformation of contracts, restitution, the refund of monies paid,  
13 disgorgement of ill-gotten monies, and other equitable relief, to prevent and remedy any  
14 violation of any provision of law enforced by the FTC.

15 **PRAYER FOR RELIEF**

16 Wherefore, Plaintiff FTC, pursuant to Section 13(b) of the FTC Act, 15 U.S.C. § 53(b),  
17 and the Court’s own equitable powers, requests that the Court:

18 A. Enter a permanent injunction to prevent future violations of the FTC Act by  
19 Defendants;

20 B. Award such relief as the Court finds necessary to redress injury to consumers  
21 resulting from Defendants’ violations of the FTC Act, including but not limited to rescission or  
22 reformation of contracts, restitution, the refund of monies paid, disgorgement of ill-gotten  
23 monies; and

24 C. Award Plaintiff the costs of bringing this action, as well as such other and  
25 additional relief as the Court may determine to be just and proper.

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Respectfully submitted,

WILLARD K. TOM  
General Counsel

JEFFREY A. KLURFELD  
Regional Director

DATED: 8/18, 2009



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Attorneys for Plaintiff  
FEDERAL TRADE COMMISSION

# **Exhibit**

## **A**



Be not overcome with evil, but overcome evil with good. Romans 12:21

Quick loans from \$200 up to \$1500



- Helping families with Christian financial assistance
- Get money for anything: paying bills, emergencies, rent or even taking vacations!

We help you the **Christian** way.

Step 1: Your Personal Information

1	What is your name?	First Name	<input type="text"/>	Last Name	<input type="text"/>	
2	Where do you live?	Address (No P.O. boxes)	<input type="text"/>		City	<input type="text"/>
		State	<input type="text" value="-- Select State --"/>	Zip	<input type="text"/>	
3	Do you rent or own your home?	Rent	<input checked="" type="radio"/>	Own	<input type="radio"/>	
4	How can we contact you?	Email Address	<input type="text"/>		ex: pat05@aol.com	
		Home Phone	( <input type="text"/> ) <input type="text"/> - <input type="text"/>			
		Cell Phone	( <input type="text"/> ) <input type="text"/> - <input type="text"/>			
5	What is your driver's license number?	License #	<input type="text"/>		Issuing State <input type="text" value="-- Select State --"/>	
6	When's your birthday?	Month	<input type="text"/>	Day	<input type="text"/>	
		Year	<input type="text"/>			
7	What's your social security number?	<input type="text"/> - <input type="text"/> - <input type="text"/>				

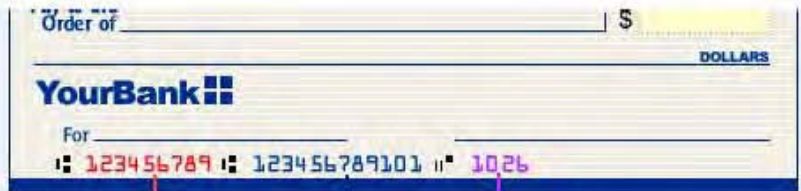
Step 2: Information About Your Job

1	How often do you get paid?	<input type="text" value="Every 2 Weeks -- (Every 14 Days)"/>			
2	What is your monthly income after taxes?	<input type="text" value="-- Select Your Monthly Income --"/>			
3	When do you get paid next?	Sep	14	2007	<a href="#">Click here to see a calendar</a>
4	Do you have direct deposit?	<input type="text" value="-- Select How You Receive Your Paycheck --"/>			
5	Who is your employer?	<input type="text"/>			
6	Employed Since	Aug	2004		
7	Where is your job located?	<input type="text"/>	State	<input type="text" value="-- Select State --"/>	Zip Code <input type="text"/>
8	What is your employer's phone number?	( <input type="text"/> ) <input type="text"/> - <input type="text"/> x <input type="text"/>	We won't contact your employer!		

Step 3: Your Banking Information

1	What is the name of your bank?	<input type="text"/>	Don't have a bank account? <a href="#">Click here</a>
2	Bank Phone	( <input type="text"/> ) <input type="text"/> - <input type="text"/>	
3	Bank check		





ABA or Bank Routing Number

Bank Account Number

Check Number

4 Your bank's ABA routing number  9 digits long

5 Your bank account number

6 Account Type

Last Step: [References](#)

Your first reference

1 Name

2 Relationship to you

3 Phone (  )  -

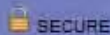
Please provide a second reference

1 Name

2 Relationship to you

3 Phone (  )  -

**Get matched for your payday loan!**





\* This is not a credit application. Christian Faith Financial is a financial matching service - matching prospective borrowers with prospective lenders. Your information may be forwarded to one of several independent loan companies. Not all independent loan companies will approve you for a loan or can provide you with up to \$1,500 on your first loan. We cannot guarantee final approval of unsecured loans. Qualifying for final approval of a loan depends on various factors including income and the state in which you reside. Christian Faith Financial is not a financial institution or a lender. The independent loan companies may verify your supplied information with any number of independent verification companies including but not limited to CLVerify, Teletrack, or Accurant. Also, by clicking the matching button, I agree to the Privacy Policy and to receive special email and SMS offers from our marketing partners and business affiliates.

What is a payday loan?	Payday loan definition What is the difference between a payday loan and a cash advance? What does a cash advance loan cost?
How to get a payday loan	How do you apply for a payday loan? Simple steps to getting a cash advance What are the requirements for a payday loan? How much money can you borrow? How quickly can you get a cash advance? Will you get approved for a paycheck loan? How often can you apply for a payday loan? How long does it take to get a loan approved? What if you have poor credit or have filed for bankruptcy? Do you need any collateral to get a payday loan or cash advance? What hours is this service available?
Payday loan payment options	What happens when your payday loan is due? What are the repayment options? Can you get an increase on your current payday loan? What if you want to pay down your loan over time? What happens if you do not make a payment on your due date? After you pay back your payday loan how long do you have to wait until you can receive a new cash advance? Loan payment calculator
Payday loan application	How long does it take to complete a payday application? When you apply for a cash advance is there a credit check? Is the payday loan application process completely online? What's needed to complete a payday loan application? How do you get your cash advance application results? Having technical difficulties with your payday loan application?

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# **Exhibit B**

## Before you get your loan, check out the limited time offers below!

<h3>Improve Your Credit Score</h3> <p><input type="radio"/> Yes <input checked="" type="radio"/> No</p>  <p><b>I want C Credit to repair my credit report.</b></p> <p>By accepting this offer I authorize Academy Credit to use the same information that I provided earlier. I hereby authorize Academy to debit my bank account for a one time credit report</p>	<h3>Get a \$2,500 Visa Card</h3> <p><input type="radio"/> Yes <input checked="" type="radio"/> No</p>  <p><b>Everyone Qualifies for a \$2,500 Visa® Prepaid Card - NO CREDIT CHECK.</b></p> <p>A Visa® Prepaid Card with EverPrivate is the only way to shop online without anyone else knowing. Just load the card with cash and make purchases anonymously. NO credit check, NO link to personal credit</p>
<p>and setup fee of \$97.00, Academy Credit will continue working on my case for a monthly fee of \$49.95 until cancellation. I agree that as soon as my initial fee is withdrawn Academy Credit will pull my credit report and begin disputing the inaccurate, erroneous, untimely and unverifiable items therein. I also acknowledge that I have read the <a href="#">Disclosure Statement and Cancellation Notice</a> and give my <a href="#">Digital Signature</a> and <a href="#">Limited Power of Attorney</a> for C Credit to complete the <a href="#">Credit Report Audit and Verification Service</a>.</p>	<p>information, NO bill mailed. INSTANT APPROVAL! It's the perfect solution if you want to protect your privacy. Check "Yes" and you will receive your Visa® Prepaid Card including lifetime free access to EverPrivate Card privacy tools to protect your identity. YOU HEREBY AUTHORIZE EVERPRIVATE CARD to debit your bank account for the one time enrollment fee of \$54.95. See <a href="#">Terms and Privacy information</a>.</p>
<h3>Get a FREE Color Printer</h3> <p><input type="radio"/> Yes <input checked="" type="radio"/> No</p>  <p><b>Would you like a NEW Computer with a FREE wireless keyboard and mouse or a brand NEW iPod?</b></p> <p>MyComputerClub allows members to purchase quality computers while also rebuilding their credit. Receive your Free 21-day trial today. If you decide to keep your membership, an annual membership fee of \$89.00 will be automatically charged to your account of record as 2 monthly payments of \$44.50 after your Free trial. <a href="#">Click Here</a> for Terms and Conditions.</p>	<h3>Get CASH for a New Car</h3> <p><input type="radio"/> Yes <input checked="" type="radio"/> No</p>  <p><b>I want a FREE Auto Loan Quote.</b></p> <p>Get a fast, FREE, no obligation quote for an auto loan whether you need a used car or a new car. All credit welcome. By clicking the button below, you agree to the CarsBlvd <a href="#">privacy policy</a> and <a href="#">terms and conditions</a>. You also authorize a credit check to be performed by our lending partners in order to evaluate the financing options that can be provided to you.</p>

**Finish matching me with a payday loan provider!**



# **Exhibit C**

**Get a little  
extra help from  
Willow Glen Financial**

- » Convenient Financial Matching Service For Busy Individuals
- » Apply now for a Payday Loan of up to \$1500 and a BONUS \$2,500 Prepaid Debit Visa\*

**Step 1: Your Personal Information**

1	What is your name?	Mr. <input type="button" value="v"/>	First Name <input type="text"/>	Last Name <input type="text"/>
2	Where do you live?	Address <input type="text"/> <small>(No P.O. boxes)</small>		City <input type="text"/>
		State	<input type="button" value="-- Select State -- v"/>	Zip <input type="text"/>
3	Do you rent or own your home?	Rent <input checked="" type="radio"/>	Own <input type="radio"/>	
4	How can we contact you?	Email Address <input type="text"/> ex. pat05@aol.com		
		Home Phone	( <input type="text"/> ) <input type="text"/> - <input type="text"/>	
		Cell Phone	( <input type="text"/> ) <input type="text"/> - <input type="text"/>	
5	What's your driver's license number?	License # <input type="text"/>	Issuing State	<input type="button" value="-- Select State -- v"/>
6	When's your birthday?	Month <input type="button" value="v"/>	Day <input type="button" value="v"/>	Year <input type="button" value="v"/>
7	What's your social security number?	<input type="text"/> - <input type="text"/> - <input type="text"/>		

**Step 2: Information About Your Job**

1	How often do you get paid?	<input type="button" value="Every 2 Weeks -- (Every 14 Days) v"/>
2	How much a month do you earn after taxes?	<input type="button" value="-- Select Your Monthly Income -- v"/>
3	When do you get paid next?	Sep <input type="button" value="v"/> 21 <input type="button" value="v"/> 2007 <input type="button" value="v"/> <a href="#">Click here to see a calendar</a>
4	Do you have direct deposit?	<input type="button" value="-- Select How You Receive Your Paycheck -- v"/>
5	Who is your employer?	<input type="text"/>
6	Employed since	Aug <input type="button" value="v"/> 2004 <input type="button" value="v"/>
7	Where is your job located?	City <input type="text"/> State: <input type="button" value="-- Select State -- v"/> Zip Code <input type="text"/>
8	What's your employer's phone number?	( <input type="text"/> ) <input type="text"/> - <input type="text"/> x <input type="text"/>

**Step 3: Your Banking Information**

1	Your bank's name:	<input type="text"/>	<a href="#">Don't have a bank account? Get one now!</a>
2	Your bank's phone number:	( <input type="text"/> ) <input type="text"/> - <input type="text"/>	
3	Bank Check	<input type="text"/>	

YOUR NAME: 09-99 1026  
 123 Your St. 88-8/888 XX  
 Your Town, CA 12345 888

Pay to the Order of \_\_\_\_\_ \$ \_\_\_\_\_  
 DOLLARS

**YourBank**

For \_\_\_\_\_

⑆ 123456789 ⑆ 123456789101 ⑆ 1026

ABA or Bank Routing Number

Bank Account Number

Check Number

- 4 Your bank's ABA routing number:  It should be only 9 digits
- 5 Your bank account number:
- 6 Account type:

Last Step: Your References

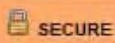
Your first reference:

- 1 Name:
- 2 Relationship to you:
- 3 Phone Number: (  )  -

Your second reference:

- 1 Name:
- 2 Relationship to you:
- 3 Phone Number: (  )  -

**Activate your Prepaid Debit Visa® card and get matched for your payday loan!**



\*Everyone Qualifies for a \$2,500- Prepaid debit Visa card – NO credit check, NO SSN required to enroll. EverPrivate Card members receive a prepaid debit Visa® card, the only way to shop online without anyone else knowing. Just load the card with cash and make purchases privately. NO credit check. NO link to personal credit information, NO bill mailed. INSTANT APPROVAL AND ISSUE. It's the perfect solution to protect your privacy. Also receive lifetime free access to EverPrivate Card privacy tools to protect your identity.

YOU HEREBY AUTHORIZE EVERPRIVATE CARD to debit your bank account for the one time enrollment fee of \$54.95. [See Terms and Privacy information.](#)

EverPrivate Card and prepaid debit Visa® card are NOT AFFILIATED WITH, NOR DOES IT ENDORSE ANY CASH ADVANCE PAY DAY LOAN COMPANY ASSOCIATED WITHIN THIS SITE. Card members may be approved for a separate Cash Advance Pay Day Loan up to \$1,500. Your loan may be placed with one of several independent loan companies.

This is not a credit application. Willow Glen Financial is a financial matching service - matching prospective borrowers with prospective lenders. Your information may be forwarded to one of several independent loan companies. Not all independent loan companies will approve you for a loan or can provide you with up to \$1,500 on your first loan. We cannot guarantee final approval of unsecured loans. Qualifying for final approval of a loan depends on various factors including income and the state in which you reside. Willow Glen Financial is not a financial institution or a lender. The independent loan companies may verify your supplied information with any number of independent verification companies including but not limited to: CLVerify, Teletrack, or Acourint. Also, by clicking the matching button, I agree to the Privacy Policy and to receive special email and SMS offers from our marketing partners and business affiliates.