

BOND AND SURETY

KNOW ALL MEN BY THESE PRESENTS, that we, (Name of Agent), _____
_____ and (Name of Surety) _____
a corporation duly incorporated and existing under the laws of the State of _____ ("Surety"), are held and firmly bound
unto MEMO FINANCIAL SERVICES, INC. d/b/a MEMO, MEMO FINANCIAL SERVICES AMERICA, INC d/b/a
MEMO FINANCIAL SERVICES USA, INC. d/b/a MEMO, Pennsylvania Corporations, or MEMO FINANCIAL
SERVICES NEW YORK, INC., d/b/a MEMO, a New York Corporation ("MEMO"), in the full and just sum
of _____ Dollars (_____), current money of the United States of America, to be
paid to the said MEMO, to the payment whereof we hereby bind ourselves and each of us, and each of our heirs, executors,
administrators, successors and assigns, jointly and severally, firmly by these presents, sealed and dated this _____ day of
_____, _____.

WHEREAS, pursuant to that certain Personal Money Order Trust Agreement, Bill Pay Trust Agreement and/or
Pre Paid Merchant Agreement (the "Trust Agreement(s)"), MEMO has appointed and contracted with Principal to be
MEMO's agent and fiduciary for the sale of personal money orders to customers, bill payment services and/or pre paid
products; and

WHEREAS, MEMO entered into said Trust Agreement with Principal upon the condition that Principal and Surety
enter into bond in the amount of _____ Dollars (_____),
conditioned among other things that Principal shall abide by, comply with and fully perform its duties and obligations under
the said Trust Agreement, including without limitation payment unto MEMO of all money order sale proceeds plus fees
charged to customers.

NOW, THEREFORE, the condition of this obligation is that if the above bound Principal shall well and truly abide
by, comply with and fully perform its duties and obligations under the Trust Agreement as aforesaid, then this obligation
shall be void; otherwise, it shall remain in full effect and virtue in law.

This Bond shall be automatically extended for additional periods of one year from the present or each future
expiration date unless the Surety has notified you in writing, not less than sixty (60) days before such date, that we elect not
to renew this Bond. Alternatively, the Surety may elect to cancel this bond by giving sixty (60) days written notice to the
Obligee. The Surety shall, however, remain liable for any default of the Principal occurring during the period up to the
expiration date of said sixty (60) day written notice or renewal period and such sixty (60) day pe.riod shall begin only upon
receipt of said notice by the Obligee.

IN WITNESS WHEREOF, the said Principal has caused these presents to be executed by the signature of its
President, and its corporate seal affixed hereto and attested by its Secretary, and the said Surety has likewise caused these
presents to be executed by the signature of its _____, and has caused its corporate
name and seal to be hereunto affixed, the same to be attested by the signature of _____,
its _____.

PRINCIPAL:

(NAME OF AGENT)

Attest: _____
Secretary

By: _____
President

SURETY:

(CORPORATE NAME)

Attest: _____

(Title)

By: _____

(Title)