



Confidential
Business Plan

February 2000

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The Plan includes certain statements, estimates, and forecasts with respect to the anticipated future performance of the Company. Such statements, estimates, and forecasts reflect various assumptions concerning anticipated results, which assumptions may or may not prove to be correct. No representations are made as to the accuracy of such statements, estimates, or forecasts.

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Neither the Securities and Exchange Commission nor any securities regulatory authority of any state has certified the accuracy or adequacy of this Plan. A representation to the contrary is a federal offense. Any questions should be directed to the following company officers.

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C.E. "Skip" Weeks, III, President and CEO
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Shayne Garner, Vice President-Technology
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BUSINESS MODEL

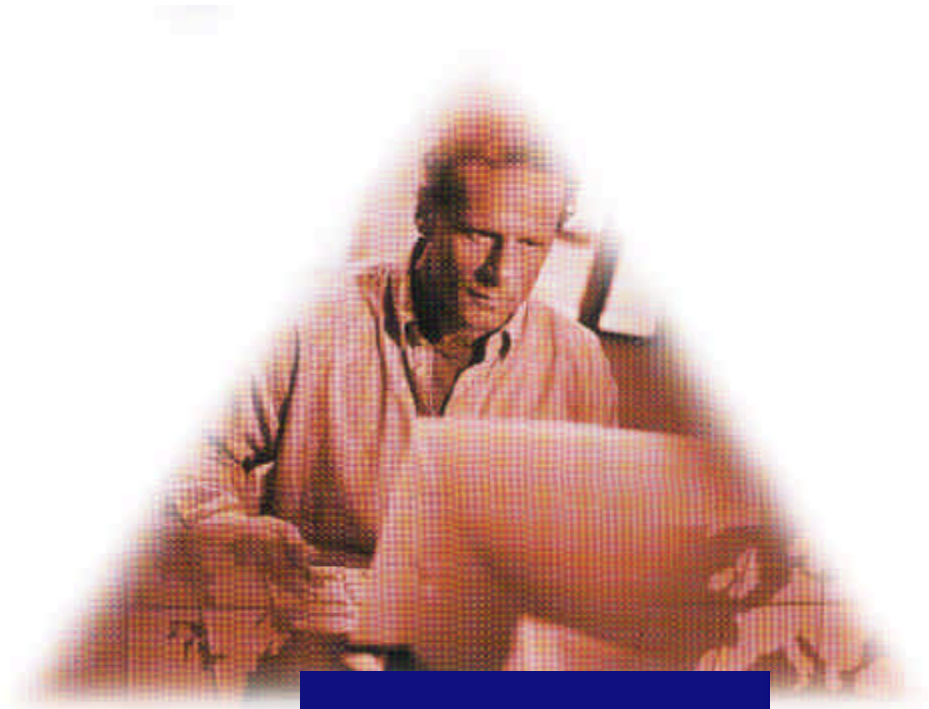
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*“By 2003, the Internet
will become the
predominant mechanism
for conducting
business, whether it be
business-to-consumer or
business-to-business.”*

*GartnerGroup
November 25, 1998*

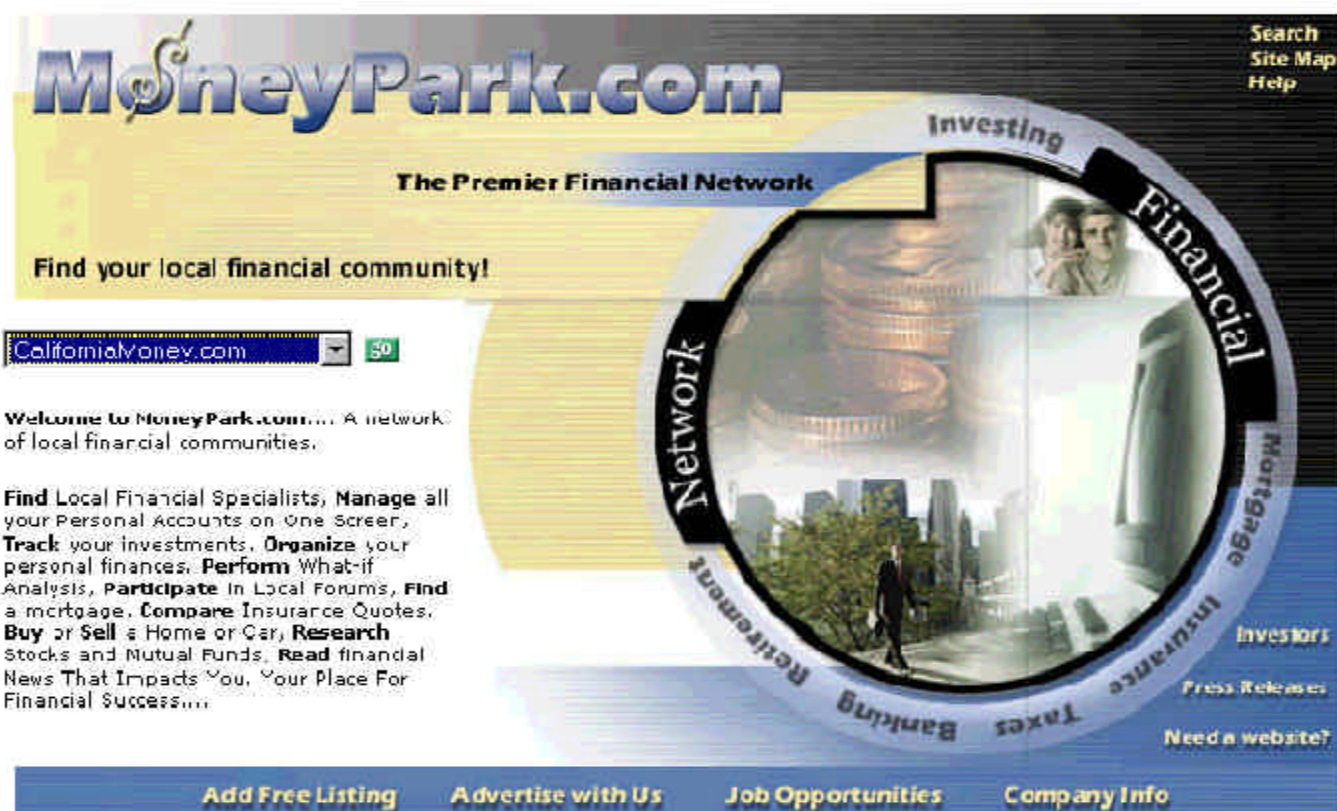
Introduction

The MoneyPark Network

MoneyPark.com is a unique network of financial Internet portals. MoneyPark.com is at the heart of a series of localized financial portals, one for every state in the country. For example, NewYorkMoney.com, CaliforniaMoney.com, OhioMoney.com, etc. MoneyPark owns each of the state portals with this simple, easy-to-remember naming convention.

The Market Opportunity

When most financial companies set up their web sites they are shocked and disappointed to learn that most of the visitors coming to their sites are from outside the area in which they are licensed to conduct business. They can't use the vast majority of the prospective customer leads that come to them through their web sites because they



come from outside the area in which they are licensed to conduct business. The Internet is a global phenomenon. Therefore, since financial companies must be licensed to do business in the states in which they do business, the Internet actually works against them – until now. . .

The MoneyPark Solution

MoneyPark recognized the huge opportunity created by this frustration experienced by financial companies throughout the United States. And MoneyPark has done something about it. We've assembled the largest and most comprehensive database/directory of exclusively financial companies in the world.

Over 1.1 million companies. We've created a proprietary search engine that permits consumers with financial needs to quickly and easily find financial companies and professionals in any state, any city, and for any financial specialty with the click of a mouse.

The MoneyPark.com Strategy

Because of our unique ability to drive local Internet traffic to local financial companies we become the natural place for financial companies to host their Internet web sites. MoneyPark provides a national Internet-based network that drives localized visitor traffic to financial companies. We design, market and host robust web commerce sites for financial companies, giving them each a preferred listing in our unique and comprehensive database directory for as little as \$90 per month. This provides a very profitable, recurring income stream that provides a strong foundation on which to build an extraordinarily profitable Internet company. Each localized site in the MoneyPark.com network provides cutting-edge financial content as well as the huge MoneyPark.com database/



directory and the web sites of our client financial companies. A list of the 84 domain names owned by MoneyPark is contained in Appendix A.

The initial categories served by MoneyPark.com consists of the following:

Business-To-Consumer

- *Accounting*
- *Appraisers*
- *Automobiles*
- *Bankruptcy*
- *Banks*
- *Credit Bureaus*
- *Credit Unions*
- *Debt Consultants*
- *Financial Consultants*
- *Financial Planning*
- *Financing*
- *Income Tax*
- *Insurance*
- *Investments*
- *Loans*
- *Money Services*
- *Mortgages*
- *Portfolio Management*
- *Retirement*
- *Savings Companies*
- *Stock Quotes*
- *Tax Services*
- *Title Companies*

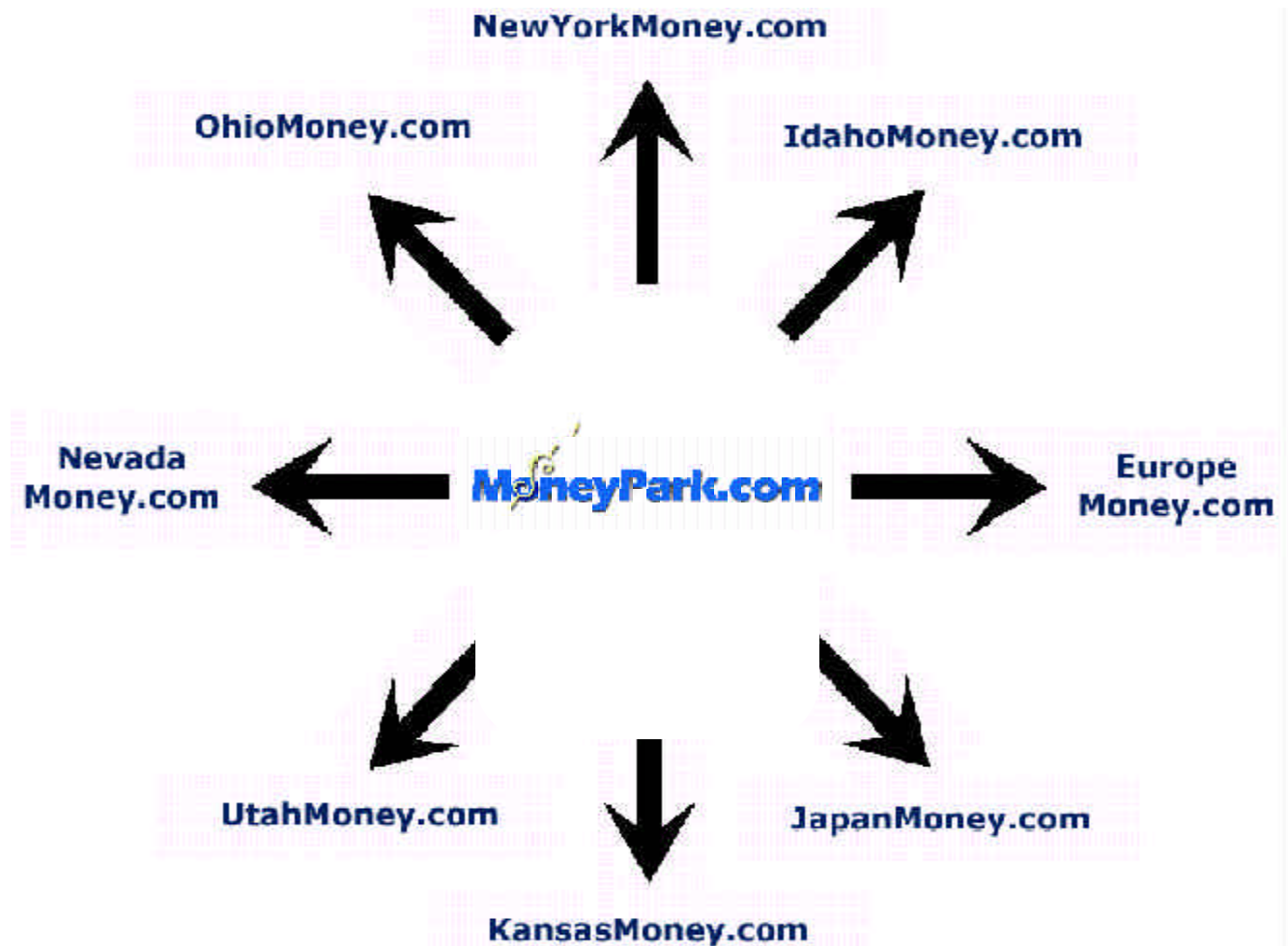
Business-To-Business

- *Accounting*
- *Banks*
- *Bookkeeping*
- *Business Financing*
- *Business Consulting & Services*
- *Financing*
- *Income Tax*
- *Insurance*
- *Investments*
- *Loans*
- *Retirement*
- *Venture Capital*

National and Local Promotion

One of the keys to success is effective promotion of MoneyPark.com. National and international advertising will drive customers to the international MoneyPark.com portal. Local advertising will drive customers to the easy-to-remember domain name that reflects the local nature of each MoneyPark.com city, state or country-specific site.

MoneyPark owns and controls 84 Internet domain names, obtained for each state, such as NewYorkMoney.com or CaliforniaMoney.com, etc. Our initial market is the United States with plans to expand internationally.



Comprehensive Proprietary Information

The general public will be attracted to MoneyPark.com because of the compelling and unique content, as well as the simplicity of accessing any of over 1.1 million financial product/service companies anywhere in the United States. As the number of MoneyPark.com

partner sites increases so will MoneyPark.com traffic and popularity. As we help these companies promote their own sites and drive traffic to their web sites they are effectively driving traffic to MoneyPark.com as well.

Families, individuals, and companies will come to recognize the MoneyPark.com financial portal as the most convenient, comprehensive and easy-to-use gate-

MoneyPark.com
The Premier Financial Network

News Investing Credit Saving Retirement Taxes Homes Autos Insurance Career UtahMoney.com

[Click Here to Sign Up Now!](#)

MoneyPark.com AccountMinder™ **It's FREE!!**

The Market

Market Update: Thurs., Mar. 30, 2000
[Veristar Leads Big To Take Seagate](#)
[BellSouth, SBC Near Agreement On Wireless Venture](#)
[ET&T And Microsoft In Wireless Collaboration](#)
[Spit Accused: Northwest In Lawsuit](#)
[McDonald's Corp. Plans Expansion](#)
[Bank One Names James Dimon Chairman And CEO](#)
[OPEC Might Boost Oil Output](#)
[Alliances Abound In Auto Industry](#)
[Conoco To Pay \\$26M In Settlement](#)

Local Financial Listings

Search by Business Name:

-OR- Choose a Category:

Accounting

Select a Utah City:

All Cities

Manage Your Accounts

MoneyPark.com AccountMinder™

The most convenient way to view all of your online accounts in one place with one password. [Check out the convenience!](#)

Become A Member

JOIN The MoneyPark.com Financial Network Now. And start receiving the benefits!

Local Discussions

Participate in money-related discussions. Start your own discussion topic for FREE!

Utah Resources

[Housing](#)
[Central bank of Utah](#)
[Insurance Department](#)
[Salt Lake Area Chamber of Commerce](#)
[Dealers' Hour](#)
[Salt Lake Tribune](#)

City Watch

Enter a 5-digit ZIP code:

Search

Consumer Resources

[Organize Your Finances](#)
[Online Banking](#)
[Investing Money](#)
[Apply for a Credit Card](#)
[Apply for a Mortgage](#)
[Apply for a Loan](#)
[Invest Money](#)
[Buy or Sell a Home](#)
[Insurance Quotes](#)
[Find an Auto Insurer](#)
[Open a Bank Account](#)
[Tax Planning](#)
[Find a Job](#)
[Buy or Sell a Car](#)

Business Resources

[Starting a Business](#)
[Running your Business](#)
[Financing your Business](#)
[Find Venture Capital](#)
[Commercial Loans](#)
[Find Office Space](#)
[Find an accountant](#)
[Marketing My Business](#)
[Equipment & Technology](#)
[Insurance Quotes](#)
[Employment & HR](#)
[Business Finances](#)
[Business Tax Help](#)
[Setting Out of Business](#)
[Business Technology](#)

Search the Web

Powered by Snap

Calculators

Auto

Use our free library of easy yet powerful financial calculators to help you plan and manage all of your personal finances.

way to both local and global financial resources. MoneyPark is the only portal in the world that contains the names, addresses, phone numbers offered by over 1.1 million vendors of these products and services within the United States. This exclusively financial company database is the largest of its kind available on the Internet

Searching is fast and simple, even for the most novice user. As more companies join the MoneyPark.com network the content and useful information within the network will become even more and more valuable. Simplified navigation tools make it easy to jump to any information or Partner site available on MoneyPark.com with the click of a mouse.

In addition to the web traffic that is generated by our financial company Partner's advertising of their own sites on the MoneyPark network, we are increasing traffic and popularity through local and national advertising and through the development of strategic alliances with national and international Internet and financial companies.

Revenue Model

Revenue for MoneyPark.com can be derived from three different sources. They are as follows:

- **Recurring Partner Site Sales**
- **Custom Site Development Fees**
- **Marketing Consulting Revenues**
- **Content Partner Bounties**
- **Banner Sales**
- **Newsletter Advertising**
- **Internet Service Provider Sales**
- **Member Offer Revenues**
- **Future Opportunities**

Additional Profit Opportunities

Our conservative projections show a significant profit in the first 24 months of operation based only on sales of our Vendor/Partner web sites. As our client base and traffic grows MoneyPark.com will also become a very effective advertising medium. The additional revenues through sales of MoneyPark.com banners and billboards will be very significant (see enclosed Proforma).

Visitors to the site will be encouraged to register to become members of MoneyPark.com. Benefits of membership will include our informative newsletters, a MoneyPark.com credit card, the MoneyPark catalog as well as regular special discounts available only to MoneyPark.com members. This will provide MoneyPark.com with an increasingly valuable database of potential customers. MoneyPark.com electronic newsletters will include advertising space, which can be sold to our partners. It is expected that very significant revenues will be produced within a very short time from these members-only offers.

The Management Team

The principals of MoneyPark.com have extensive successful experience managing technology companies and marketing software, financial services and web development services companies within the United States and internationally.

Investment Summary

Since 80% of the Internet advertising dollars that general portal/directory sites receive today will go to vertical market sites within five years (Source: Forrester Research), we are going after the richest, most influential, and strategically most important vertical market audience on the Internet – the financial services community.

Exit Strategies

Acquisition

Many companies are being bought as the internet industry continues to consolidate. MoneyPark.com will be poised to be acquired in 24-36 months. Based on the projected earnings and valuation of similar companies, MoneyPark.com could be valued at \$269 million or roughly \$53.98 per share within 36 months.

Publicly Listed Stock

MoneyPark.com, with its high growth, solid revenue models, and unique market niche, is also an excellent candidate to be an actively traded public company. Our company plan is to pursue a public offering.

Investment Required

MoneyPark, Inc. and its owners have the ability to continue to grow the MoneyPark.com portal with no outside funding. However, there is a significant advantage to growing at a more rapid rate. We are seeking an investment of \$1,000,000 for 20% equity in the company (1,000,000 shares at \$1.00 per share). With the incredible growth of Internet stocks the return to investors promises to be tremendous.

The funds will be used to achieve the following goals:

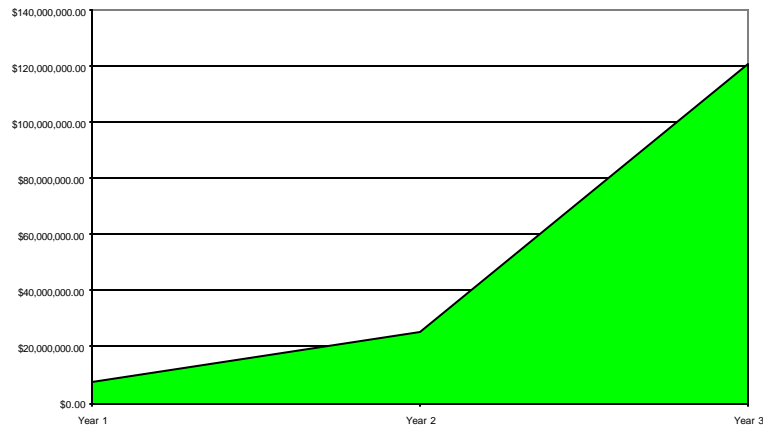
- Human Resources - Add 115 employees within the first year, including five corporate officers, 26 development staff, 65 in sales and customer services, and 18 operations and administrative/clerical positions.
- Strategic Alliances - The company plans to sign 5 to 10 partnerships with national companies in the next year.
- Additional Services - The company is dramatically enhancing its content offerings by licensing content from five strategic partners as well as developing several modules of proprietary content in-house.
- Users/Activity - Reach 43 million users served within our first year of operation and click-through counts of over 86,000 through our banners.

Return on Investment

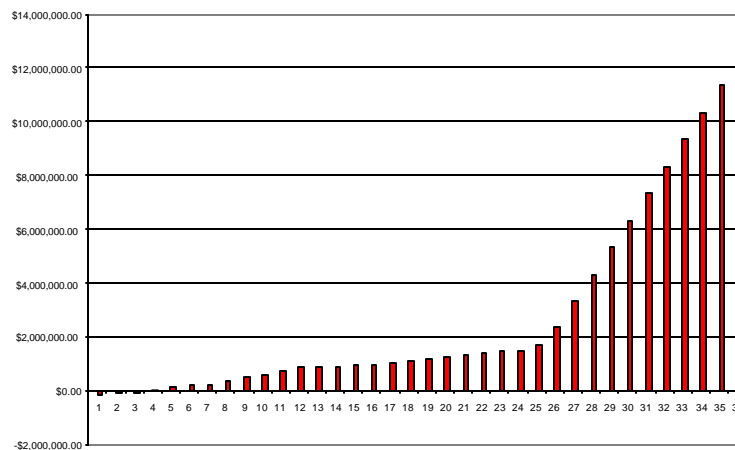
As a solid financial company, MoneyPark.com is poised to provide an outstanding return on investment through an IPO or a strategic partnership. The harvest goal is estimated conservatively six times the offering price.

With a large and rapidly growing user base, along with a market-leading position and solid revenue models, MoneyPark.com could dominate the industry and provide an extraordinary return.

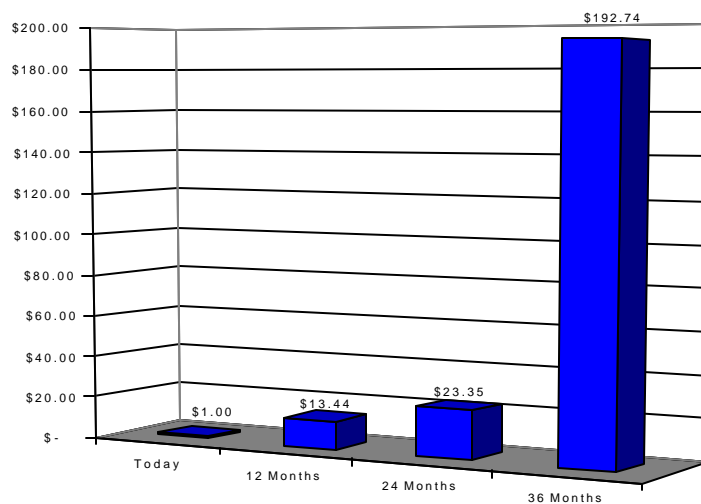
Financial Summary



Revenue Projections



Monthly Earnings Before Taxes



*Projected MoneyPark
Stock Price*

Web Site Packages	Description	Monthly Fee	Setup Fee
Partner Profile	Includes: <ul style="list-style-type: none"> ◆ 1 Page profile ◆ Link to external site. ◆ Priority Listing ◆ Initial Search Engine Registration. 	\$50 per state Plus \$10 per month to include logo in priority listing	\$100
Partner Web Site	Includes: <ul style="list-style-type: none"> ◆ Up to 10 page web site ◆ Up to 10 scanned images ◆ Secure online application form (short form) ◆ Up to five Downloadable applications documents in PDF format. (Consumers can then print and fax to financial company). ◆ Priority Listing ◆ Initial Search Engine Registration. 	\$90 Plus \$10 for Logo in listing	\$150
Deluxe Partner Web Site	Includes: <ul style="list-style-type: none"> ◆ Same as regular site but can have up to 20 pages. 	\$150	\$250
Agent Feature – <i>Every salesperson or sales agent in your company can have their own home page</i>	Includes: <ul style="list-style-type: none"> ◆ Home page ◆ One scanned image ◆ Secure online application form (short form) C-Name Address (www.MikeSmith.OhioMoney.com) <ul style="list-style-type: none"> ◆ Initial Search Engine Registration. 	\$25	\$100
National Partner Profile	Partner Profile in all 50 States	\$2000 (Saves \$500)	\$5,000
National Partner Web Site	Partner Profile in all 50 States	\$4000 (Saves \$500)	\$7,500
National Partner Deluxe Web Site	Partner Profile in all 50 States	\$6500 (Saves \$1000)	\$12,500

Background

Founding

Lane G. Martinsen founded Martec, L.C., the parent company of MoneyPark, Inc. in 1994 to provide Internet, networking and intranet services to businesses in the Intermountain area.

It soon became apparent that owners and managers of financial companies, many of whom are Martec's clients, were becoming increasingly frustrated with the Internet's inability to deliver localized traffic for their companies that were only licensed to conduct business in just a local or regional area.

These companies all want to leverage the power of the Internet but find that the World Wide Web delivers prospective customers from all over the country, not just their specific market areas. Hundreds of prospective clients have to be turned away because the companies are not licensed to do business in all the states from which prospective customers come.

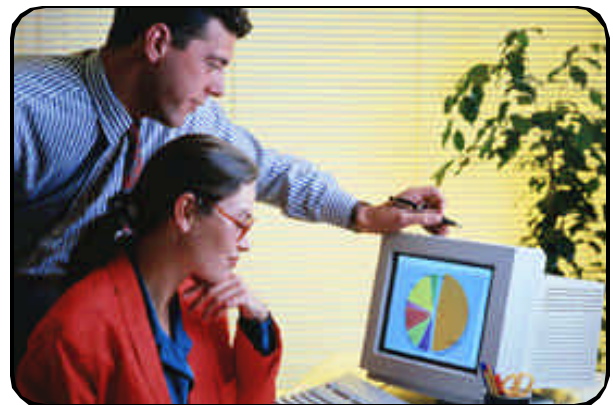
Herein lies the market need and the opportunity. How can the Internet be used to drive only qualified, interested customers from a localized market area to the vendors of financial products and services, licensed in their local area, to serve their needs? This was the genesis of MoneyPark concept.

Current Status

MoneyPark.com is a financial Internet portal comprising a network of state-specific Internet sites sharing a proprietary database of the largest listing of only financial related companies avail-

able anywhere (over 1.1 million U.S. companies). The central portal is called MoneyPark.com. Descriptive and easy to remember domain names were secured over a year ago for each of the 50 states like NewYorkMoney.com, California-Money.com, etc. Obtaining similar domain names today would be nearly impossible.

Visitors to MoneyPark.com can instantly find any financial company, in any state in a matter of seconds with the click of their mouse. And, for the first time, financial companies can be quickly and easily found by their own local customers. Companies can purchase preferred listings and web pages on the MoneyPark network for as little as \$50 per month, an incredible savings over traditional web development and hosting charges offered by any other vendor. MoneyPark.com also offers a rich suite of online financial content and tools unmatched by any other financially oriented site.



Corporate Structure

Funding

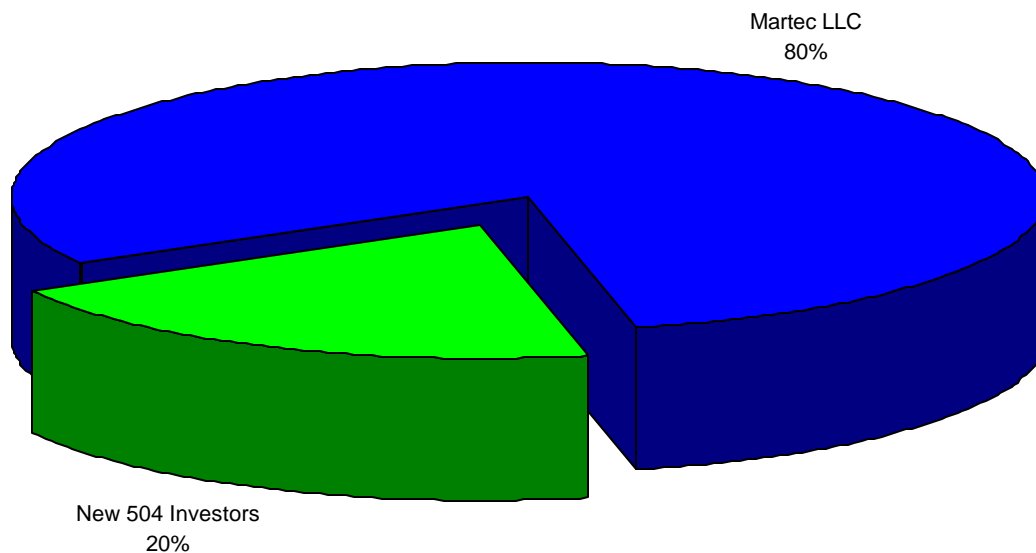
MoneyPark, Inc. was initially funded through cash investments by each of the founders along with revenues from the parent holding company Martec, LLC. Internal cash investments totaled over \$65,000 before any outside investors were sought.

In order to grow the company more rapidly, the company is conducting a Reg. D 504 private placement to raise \$1,000,000 to accelerate the initial

growth of the company. The table below shows the structure of the company once the offering is completed and fully subscribed.

Future Plans

MoneyPark.com with its outstanding product line, solid revenue model, and extensive experience is in an excellent position for the next stage of growth. The company plans to continue to leverage its talented staff and collective experience by expanding service offerings and diversifying revenue streams.



	Shares	Percentage
Martec LLC	4,000,000.00	80%
New 504 Investors	1,000,000.00	20%
Total	5,000,000.00	100%

Corporate Structure - continued

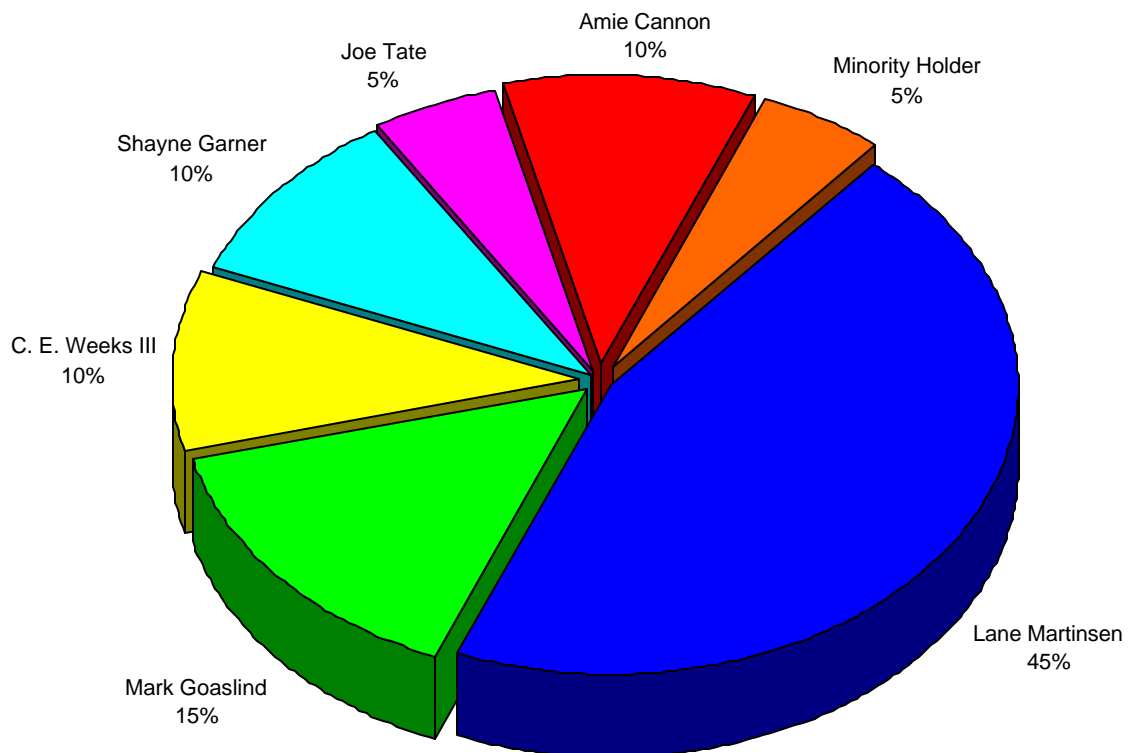
Martec, L.C.

In 1994, Martec, LLC was founded to provide Internet, networking and intranet services to businesses in the Intermountain area. MoneyPark, Inc. was incorporated June 11, 1999 with Martec, LLC as the sole shareholder. As the management of MoneyPark joined, they were given a percentage of ownership in Martec, LLC. A summary of the ownership of Martec LLC is shown below. For more information on each indi-

vidual, see Management Profiles in the Business Model section of this plan.

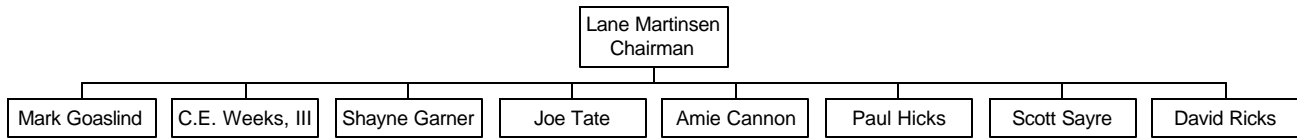
Upon completion of the Reg. D 504 Private Placement, Martec, LLC will own 80% of MoneyPark, Inc. (assuming the Private Placement is fully subscribed).

Name	Percentage of Ownership of Martec, LLC
Lane G. Martinsen	45%
C.E. Weeks, III	10%
Mark B. Goaslind	15%
Shayne Garner	10%
Joe C. Tate	5%
Amie Cannon	10%
Minority Holders	5%
Total	100%

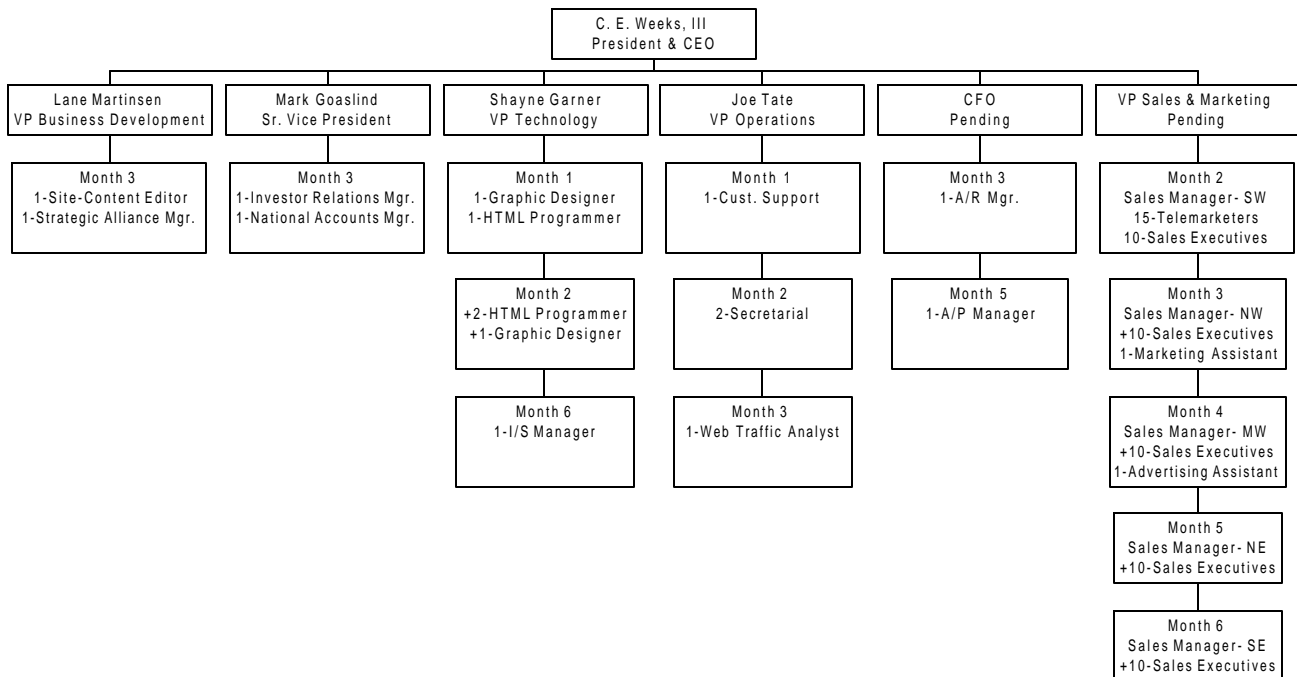


Corporate Structure - continued

MoneyPark Board of Directors



Organization Chart



Note: Russ Marriott, Jr. serves as a special advisor to the company.

Management Profiles

Lane G. Martinsen - Chairman & VP Business Development

Mr. Martinsen is the founder of MoneyPark, Inc. and the MoneyPark.com concept. He is an entrepreneur that has been involved in a variety of businesses over the past 15 years. For over 6 years he served as the Director of Information Systems for a mid-sized healthcare organization, Nighttime Pediatrics Clinics, Inc. He developed and implemented a corporate Intranet connecting all clinic locations using Cisco routers and frame relay in a mixed NT, Novell, and UNIX environment. He has served as President of Martec, LLC, an Internet marketing, development, and consulting company since 1994.

Mr. Martinsen obtained his BS degree in Business and Information Systems from the University of Phoenix. He is also a Novell Certified Engineer. Prior to Mr. Martinsen's technical education and work experience he served as a corporate officer for Encore Promotions, Inc. a marketing company and Quiet Floors, Inc. where he obtained two US patents on his inventions. He also

has had successful experience as a licensed insurance agent and Mortgage Loan Officer. Mr. Martinsen has served as an Internet business consultant and lecturer during the past five years.

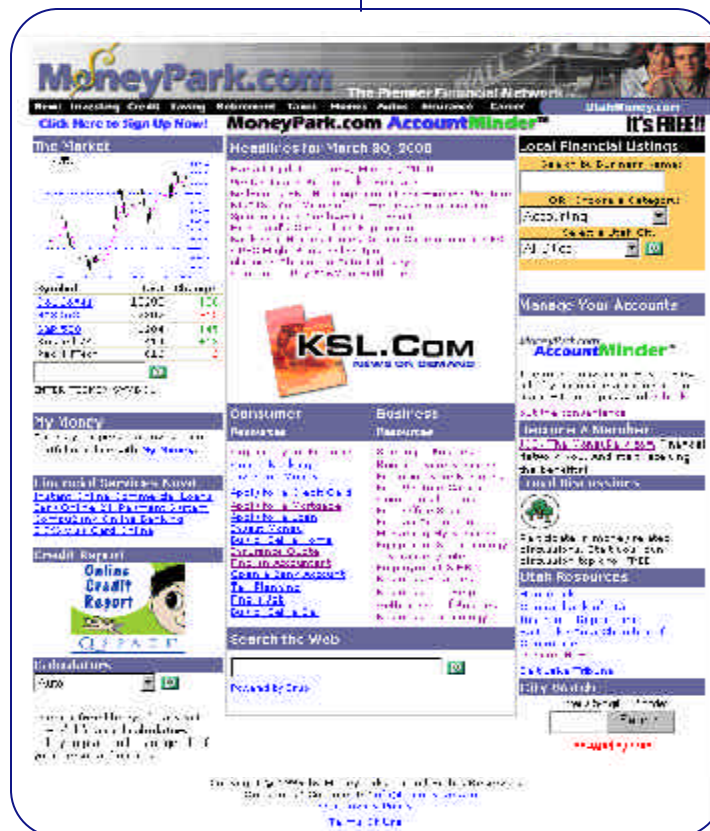
C.E. Weeks III - President & CEO

Mr. Weeks has recently served as President of InfoCentre, a management consulting firm specializing in using technology to leverage business resources to

achieve extraordinary results. Mr. Weeks has extensive experience in producing business and marketing plans, designing products, and developing winning business strategies. He is expert in computer and network systems, desktop publishing, advertising and direct marketing. He has been involved in management consulting, technical writing, software design, video production and won numerous national

awards for software design from PC Computing, PC Magazine, PC World, Computer Shopper, and PC Week.

Mr. Weeks founded Action Plus Software in 1986, which he built into a multi-million dollar company, and then sold in 1993. He served as Vice President of Technology for Franklin-Covey as a member of



the Executive Management Committee. He also had complete responsibility for the Ascend Franklin Planner software for the company.

He also served as Vice President of Sales & Marketing for Engineering Geometry Systems and there assisted in the formation of the company and product design for the industry-leading 3D CAD/CAM software. While at EGS, Mr. Weeks assisted in negotiating a strategic alliance and equity investment of over \$1 million for the new company. He designed all marketing and sales strategies for international product launch of all products, hired and trained the staff, took retail sales from zero to over \$5 million in less than three years and provided sales and product training throughout U.S., Europe, & Japan.

Mark B. Goaslind - Senior Vice President

Mr. Goaslind has 18 years of successful business management experience. He began his career at the Marriott Corporation promoting their hotel sales efforts for three years where he was successful working with local business leaders as well as executives from Marriott's International offices.

Following his time with Marriott he accepted a position with Affiliated Industries where he dedicated 12 years of service. Affiliated is a large supplier of industrial products representing such companies as Reynolds Aluminum and Parker-Hannifan Corporation. With Affiliated, Mr. Goaslind emerged as a strong leader and an effective manager of several departments, including purchasing, operations, and sales. As the purchasing manager he was responsible for

the procurement and management of \$15 million dollars in inventories. Mr. Goaslind demonstrated his abilities to manage inventory levels without compromising the company's sales objectives. Later as the Operations manager, Mr. Goaslind, again demonstrated his talent to effectively manage people and facilitate excellent customer service. He was highly effective as a mediator between the sales and operation branches of the company. Mr. Goaslind also had great success during his time as the Sales Manager; he led groups of sales teams responsible for both inside and outside sales. During his time as the sales manager the company achieved record sales volumes.

Mr. Goaslind entered the financial services industry in 1996 as a financial consultant. In 1997 and 1998 he was the top producer for AmeriTrust Financial. During this time he leveraged the power of the Internet to increase sales. He was successful in developing the company's financial offerings through use of the Internet. The Internet web site proved to be a very effective tool generating hundreds of sales leads.

Mr. Goaslind has a strong talent and ability to lead and communicate effectively with people. He is goal oriented and a trusted leader.

He is a graduate of Brigham Young University, Marriott School of Management with a Finance emphasis. Mr. Goaslind also has a strong background in computer technology gained from both experience and university studies. He is involved in the community by serving in many leadership capacities.

Joe C. Tate - VP Operations

Mr. Tate has dedicated over 15 years to operations and Human Resources management. This experience has included a successful entrepreneurial start-up as well as management at the Fortune 500 powerhouse, UPS. He founded two of his own companies, Z-3 Corporation and Hale & Tate contracting, both of which operate today.

Mr. Tate has over five years experience as a Human Resources manager. He was the sole recruiter for an operations workgroup of over 1200 employees at UPS. He also co-managed Employee Relations for an entire region, consisting of 3,800+ employees. He is fully versed in recruiting, training, retention, benefits management and Employee Relations. At the time he was selected to manage Employee Relations, he was the youngest person to do so in the history of his region. Mr. Tate received the recognition for writing and implementing a software program to track local and regional selection ratios and the corresponding standard deviation results.

Mr. Tate is a graduate of the University of Utah with a B.S. in Economics with an emphasis in Labor studies. He attended graduate studies in Business Management and Information Systems at Westminster College. He is a National member of the Society for Human Resources Management (SHRM) and has served on the board for Projects With Industry, a community program that focuses on retraining disabled employees to attain Microsoft MCSE, and Novell C.N.A certifications.

Shayne Garner - VP Technology

Mr. Garner takes a progressive approach to development services. He thrives on discovering new technology and sets himself apart with an ability to leverage conventional sciences with new developments. He has the uncommon trait of being both highly technical yet able to interact with and explain complex ideas to a general audience. He understands what it takes to deliver products on time and under budget in an industry where this has become a foregone compromise.

Mr. Garner brings over ten years of software development experience. Most recently he served as the Director of Software Development at Envision Technology Solutions, a subsidiary of one of the largest insurance carriers in the United States. He was the principle designer and programmer of a risk management information system currently in use by the market leaders of several major industries including manufacturing, entertainment, retail, education, and public entities. He directed every aspect of the product development including financials, tools, product design, and staffing. Mr. Garner advanced the product offering to include a suite of five web and client/server applications. These products helped increase revenues by four million dollars over the period of two years.

Legal

Armstrong Law Offices, P.C.
Salt Lake City, UT 84101-2006

Accounting

David S. Ricks
(801)576-8650

Banking

First Security Bank
Fort Union Office

Special Business Advisor

Russ Marriott, Jr.
Marriott Consulting, Inc.
(801)943-4897

Investment Advisors

Joseph Ollivier
First Capital Advisors
(801)373-3990



Facilities & Assets

Office

MoneyPark, Inc. offices (1050 sq. ft.) are currently located at 9480 South Union Square, Suite 204 in Sandy, Utah. Additional facilities are planned in the local area where rent costs are significantly lower than in other major metropolitan areas. This location is less than 30 minutes from the Salt Lake International Airport and within fifteen minutes of the downtown Salt Lake City metro area. The local labor force is highly educated and the high tech segment of the local economy is extremely active. There are 10 colleges and universities in Utah, providing a rich source of young, energetic, technically competent employees.

Equipment Summary

As a self-financed venture, the company's principals have been careful to avoid fiscal excesses. Most of the equipment needs of the company can be leased, leveraging more expensive equity capital appropriately. In order to deliver the fastest, most reliable services the MoneyPark database and web sites are running on a series of Sun SPARC Unix servers with an emphasis on high performance and perpetual availability. The database management system is Oracle 8i Enterprise and the web server is running Apache. Fail-over servers run in tandem for immediate service restoration. The Internet connection is a dual T1 connection to a DS3 backbone through Cisco routers.

All servers have excellent security against hacking and data loss. In addition, all MoneyPark.com programs and servers are secure and Y2K compliant.

MoneyPark.com's Mission

Our Identity

MoneyPark.com is the premier financial Internet portal, created to provide compelling, useful and comprehensive financial tools and content to our Internet visitors and to help our financial company partners expand the effectiveness of their on-line marketing efforts through quality web development, graphic design, programming, web hosting, ISP services and innovative marketing services.

Our Values

Our clients' success is our key focus. We help our clients to prosper and by so doing we will prosper. We acknowledge that companies exist for the purpose of fulfilling needs and making a profit. We provide value to our site visitors through delivering useful, unique and compelling financial content in an intuitive and easy-to-navigate online environment.

Complete integrity is of utmost importance. Unquestionable honesty and integrity is requisite for all MoneyPark.com employees and practices.

We treat all of our work associates as friends and enjoy being with them, regardless of their position or responsibility. We choose to allow all to be comfortable being themselves and to be comfortable around everyone else. MoneyPark.com employees belong to a team that has purpose, order, and meaning.

We believe that a clear set of expectations is essential to our individual and collective success, including job descriptions, operation manuals, quotas, regular

performance appraisals, and a clearly defined organizational chart.

All of MoneyPark.com's operations function in a consistent, efficient, and cost-effective manner. Providing quality, beneficial services to the largest number of profitable clients is our priority.

We treat our customers and every member of the MoneyPark.com team with respect. We believe that each member of the MoneyPark.com team is responsible and accountable for themselves. We expect that every member of the team will do their best in accomplishing their duties, to facilitate the objectives of the company.

We recognize that all people are not equal in knowledge and ability; therefore we choose to teach, train, and assist every member of our organization to be the best they can be.

Our Commitment

In the dynamic and rapidly changing financial services industry where many business managers are confused and unsure about how to effectively market their products and services, we will assist them with sound advice and state-of-the-art technology. We will stay abreast of rapid technology changes with ongoing research & development to provide our customers with effective online marketing services. From our experience we have found that most business owners in our target markets are not receiving the results they want. It is our commitment to serve as the market leader through innovative and competitive means.

MoneyPark.com's Services

Member Services

MoneyPark.com is unlike other web portals in that it not only provides unique and proprietary financial content, but also the most comprehensive directory of financial products and services in the world. The company also provides strong marketing services including richly featured, highly functional template-based and custom web sites for financial businesses and individuals like real estate agents, mortgage loan officers or insurance agents. MoneyPark.com offers 4 different standardized member web site packages, including:

1. **1-page Vendor/Partner profile.** A single-page web site designed primarily for our vendor/partners who maintain a more extensive web site outside of the MoneyPark network or as a simple on-line business card for our Vendor/Partners who do not require the more extensive sites available from MoneyPark.
2. **10 page Vendor/Partner web site.** The Web Site is a complete site sponsored and hosted by MoneyPark.com. These sites can contain any graphics, text or forms desired by our Vendor/Partners.
3. **20 page deluxe Vendor/Partner web site.** The Web Site is a more comprehensive site sponsored and hosted by MoneyPark. These sites can contain any graphics, text or forms desired by our Vendor/Partners on up to twenty separate pages.

Initial Set-Up Fee: \$100.00

Monthly Hosting and Participation Fee: \$50.00

Initial Set-Up Fee: \$150.00

Monthly Hosting and Participation Fee: \$99.00

Initial Set-Up Fee: \$200.00

Monthly Hosting and Participation Fee: \$150.00

4. **2 page Agent Feature for individual agents.** A two-page web site designed with individual sales agents, loan officers, or brokers in mind. When a Vendor/Partner company maintains either a one-page, a ten-page, a twenty-page or a custom web site on MoneyPark.com, each of the agents, brokers, or salespeople within their company are entitled to maintain their own Agent Feature site on MoneyPark.com. This includes their own web site address, along with their own picture, bio, and information about the services that they offer. A second linking form is also provided where visitor information can be captured and automatically emailed directly to the owner.

Initial Set-Up Fee: \$100.00

Monthly Hosting and Participation Fee: \$25.00

When a web site package is purchased the business or individual becomes a Vendor/Partner of MoneyPark.com Financial Network. Vendor/Partners receive substantial benefits and features including:

Easy to remember URL's

Custom names will be used for member web sites. i.e. "name.iowaMoney.com" Option of using ones own domain is also available as an upgrade.

Priority listings

Partner listings will appear above all non-Partner listings along with bolded text and a Partner logo next to their name in their state specific directory index. Priority listings are linked to corresponding member web sites.

Custom Discussion Forums

Visitors and Partners have the option of sponsoring a custom discussion forum in which they can hold private or public discussions on topics of their choice. The Discussions are listed within the state specific web portals forum area titled: "A day in the Park"

High-Speed web hosting

Member web sites are hosted on high-quality high-speed web servers connected to the Internet via multiple DS3 connections thus providing an extremely high-speed connection.

Local and National Market Exposure

The MoneyPark.com financial portal allows companies and individuals limited by state licensing laws, to effectively promote their services in the states which they are licensed. This provides them with high traffic from their local target markets, thus providing truly effective marketing solutions. For companies, which are not limited by state licensing restrictions, participation in MoneyPark delivers national and international customers directly to their site through the comprehensive directory services of the MoneyPark.com worldwide portal as well as convenient localized access for their local customers.

MoneyPark.com is a National Internet Service Provider

MoneyPark is a national ISP with over 1600 dial-up Points of Presence (POPs). Through MoneyPark.com's strategic partnership with BroadWing, the company is able to provide dial-up access to retail customers and to our Vendor/Partners, as well as their customers at extremely low cost. MoneyPark.com is delivering 56K dial-up access through its extensive network of POPs throughout the United States for only \$13.95 per month, including unlimited access and a free email account such as username@moneypark.com.

As an incentive to sign-up to participate as a MoneyPark.com Vendor/Partner, the company is allowing financial companies that sign-up to participate in the MoneyPark network to offer this service to their customers. For every Vendor/Partner's customer that signs up for this service, MoneyPark.com credits one dollar per month against their site hosting, development and promotion fees. This enables financial companies to participate in the MoneyPark financial network for free, when they sign up enough of their customers to cover their monthly MoneyPark fees.

Financial companies can also purchase monthly Internet access through MoneyPark.com for their executives, including 56K dial-up accounts, or always connected high-speed DSL, or fractional T1 or T3 lines.

MoneyPark.com offers these important additional services to anchor the company's relationships with its customers and at the same time provide the company with profitable recurring income.



Template-Based Web Sites

MoneyPark.com Partner web sites are developed with our unique MoneyPark.com templates that include links to the key features of the MoneyPark.com web portal, as well as the state specific web portals.

These templates consist of a standard top header that includes "MoneyPark.com Financial Network Partner" text and their company name, or web site name. The page within their web site are standardized to include their contact information, company logo, and company bio. Mul-

ti-ple-page web sites provide a wealth of easy-to-navigate options to help any kind of financial company put their "best foot forward" in their Internet marketing efforts. MoneyPark.com Internet Marketing Executives are trained to assist financial company marketing managers to leverage their Internet marketing budgets.

News Investing Credit Saving Retirement Taxes Homes Autos Insurance Career

UtahMoney.com

FDIC

First Utah Bank

"Putting Customers First"

A Community Bank!

Can't locate a service or find information you've looking for?
Try doing a search of our complete website

Search for:

Contact Information
Telephone:
(801) 272-9454
Fax: (801) 272-9458
Postal address:
3826 south 2100 east
Salt Lake City, UT 84109

Send email to firstutahbank@moneypark.com with questions or comments about this web site

Cost of Participation

MoneyPark.com's market niche and key service is to provide richly featured and highly functional templated web sites to our clients with high visibility in their specific markets. And to do so at very affordable and cost effective rates.

The alternative to this is to use traditional web development methods to create a custom web site from scratch. The tradi-

tional approach requires significant up-front development costs (\$2,000 to \$100,000) for a stand-alone site and yet, many of the attractive features found in MoneyPark.com would still be either cost prohibitive or impossible to duplicate. The amount of web traffic and potential business that a stand-alone site can generate will be far less than that produced by MoneyPark.

Specialized, optional services offered by MoneyPark.com are listed below.

Additional Options	Description	Monthly Fee
PromotionPack	Ongoing Search Engine maintenance (Top 18 Search Engines constantly updated automatically for you.	\$10
State Page Sponsor	Logo and link in the center of state page	\$350
Domain Name Registration & Hosting	Domain Name Registration and Virtual Hosting (YourCompanyName.COM)	One-Time setup fee \$130 plus \$50 per year thereafter
(ISP) Internet Access	Local Dialup Access (1600 MoneyPark Dialup numbers nationwide)	\$13.95 Monthly
Copywriting	Copy for site pages and marketing materials	\$125 per hour
Scanning	Additional Images	No Charge
Custom Development	Layout, Secure Forms, HTML, JAVA, Programming, Flash animation	\$125 per hour
PDF Files (Adobe Acrobat)	Scan Ready	\$10 Per Document
PDF Files (Adobe Acrobat)	Not Camera-Ready	\$25 Per Document
Traditional Media Promotion	Ad design, research, and production of TV commercials, Radio Spots, Magazine Ads, Banner Design and Animation Services	\$125 per hour plus 15% surcharge per insertion
Real Audio	Production and recording (Digitizing)	\$125 per hour plus \$5 per Megabyte or portion of MB per month
Real Video	Production and recording (Digitizing)	\$125 per hour plus \$5 per Megabyte or portion of MB per month
Banner Advertising	Rotating Banner on choice of State sites (468 X 60)	\$75 cpm, billed monthly by credit card

Consumer Services

MoneyPark.com offers many attractive and convenient services to all consumers. Visitors will be encouraged to register and become members of MoneyPark.com. Basic contact and demographic information is captured to enable the company to market various products and services to our visitor/members in the future. Many of the proprietary content offerings available at MoneyPark.com are presented below:

National Financial Directory

A comprehensive database, of over 1.1 million financial businesses and services across the nation. Listings are searchable by category, keywords, company name, address, phone number, state, city, and zip code. Financial Companies within the U.S. are able to "add a listing" to the MoneyPark.com Financial Directory free of charge through a web based submission form. All data in MoneyPark.com will be shared with the state

specific web portals. MoneyPark.com allows companies and individuals limited by state licensing laws, to effectively promote their services in the states which they are licensed.

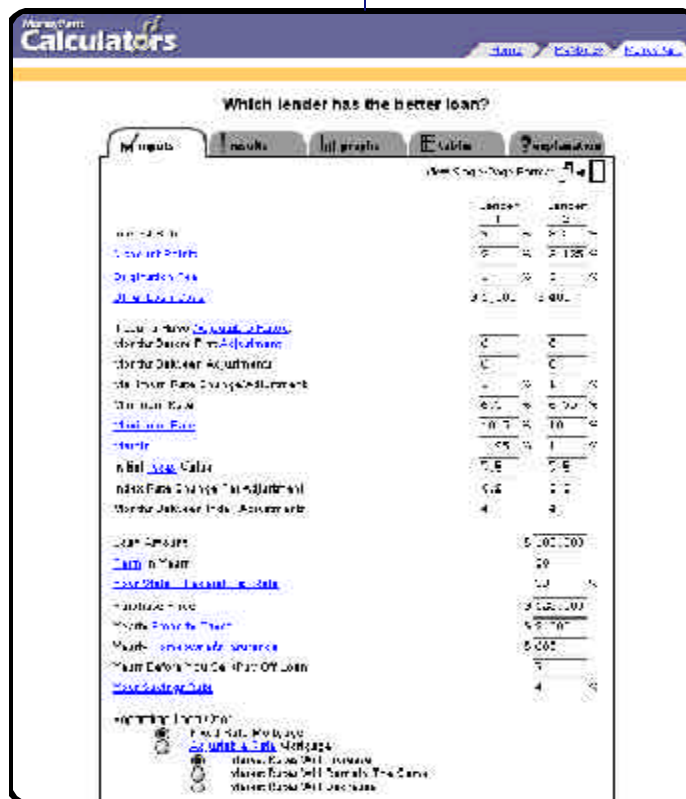
Financial Calculators

MoneyPark.com visitor/members have access to a library of 126 user-friendly, interactive financial calculators, in 9 different categories including Automobiles, Budgeting, Credit Cards, Credit Lines, Homes, Insurance, Investing, Retirement, and Savings. MoneyPark.com users have access to powerful, intelligent, and user friendly computing tools that allow them to make accurate decisions while planning their long or short term financial goals.

Dynamic News Headlines

MoneyPark.com visitors have at their

fingertips up-to-date headlines for world and national financial news. Dynamic news headlines link to full text stories. Local financial news headlines are also provided on the state specific web portals within the MoneyPark.com network.



The Investor Files™

MoneyPark's robust suite of Investment tools include:

Investment Portfolio Tracking System

A Personalized Investment Portfolio Tracking System allows MoneyPark visitor/members to create and manage multiple portfolios to track any security, including equities, options, and mutual funds. The portfolio calculates profit and loss for each individual portfolio, as well as combined portfolios. The portfolio also provides a data export feature allowing users to create customized reports. Each visitor/member is given their own password making their portfolio unique and secure.

Quote and Chart Server

MoneyPark visitor/members have access to detailed stock quote information, including current price quotes, open, change, high, low, earnings per share, volume, shares outstanding, market capitalization, dividend, ex-dividend date, P/E ratio, and industry sector. Users can access quote information for companies listed on the NYSE, NASDAQ, and Amex, by using a simple "ticker" based look-up feature. Bar, Candle, or line charts are shown in 1, 5, 10, 30, 60 minute, daily, weekly, and monthly time increments. Users are able to compare performances of up to 10 securities. Charts are also available on U.S. based retail mutual funds.

CityTracker

An index service that charts the performance of large, actively-traded public companies in the top 45 U.S. metropoli-

tan areas. This index provides MoneyPark visitor/members with the ability to compare the performance of regions against one another as well as a vehicle to gain insight into local corporations. The CityTracker index is calculated on a daily, weekly, monthly and quarterly basis. CityTracker measures the collective stock performance of the largest, publicly traded corporations located within a region. Qualifying companies have a market capitalization of \$150 million and a trading volume of 20,000 shares per day. The smallest regions in the index include 15 companies; the largest region has 175 companies.

IndustryTracker

The Industry tracker enables MoneyPark visitor/members to track the performance of companies in particular industry groups. This is particularly useful to MoneyPark visitor/members interested in sector funds, or mutual funds which focus on particular industry sectors. Features of IndustryTracker include: Industry Snapshot Index, shows market data for industry performance, daily chart for the industry index, latest news headlines for a particular industry segment, which link to full stories, a comprehensive list of all companies included in the industry index, displayed in table format.



One of the most important characteristics of effective and profitable web sites is that of "site-stickiness" which keeps visitors interested and returning again and again. MoneyPark.com ensures site stickiness through several effective strategies. These strategies currently include the following:

MoneyPark.com as a specialized and effective gateway for finding local as well as global financial resources including:

Free compelling financial tools and content including:

- Up-to-the-minute localized and global **financial news**.
- Visitors/Members will return regularly to check and manage their **personalized investment portfolio**.
- When consumers need to determine differences between leasing or purchasing a car, or the differences between a universal and a whole life insurance policy, or hundreds of other financial questions, MoneyPark has 126 Free **user-friendly financial calculators** that can be used at any time.
- MoneyPark.com's **AccountMinder** functionality consolidates, organizes and presents Internet users' personal account information. One master password provides consumers with a single, easy to access interface for such personal account information as bank and brokerage statements, credit card balances, E-mails, household bills and travel reward programs. Through this secure, reliable and private information source, MoneyPark.com allows Internet users to view all the information that means the most to them. MoneyPark.com visitors/members that take advantage of this service will return to the site over and over to access their personal financial information.
- **Investment tips and research tools** including an on-line library of financial articles and publications many of which will be submitted by MoneyPark.com Partners.

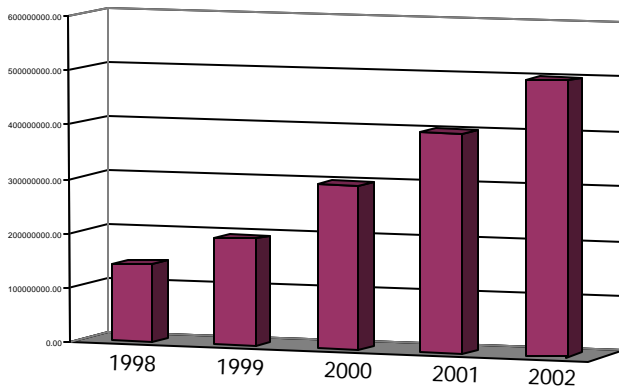
- **Educational Financial aid, grants, and student loan resources**.
- Easy and **secure loan application** process through MoneyPark Partners.
- Localized **online discussion forums** that allow consumers to communicate with local financial professionals. This also provides a source for financial professionals to find new prospective customers.
- Complete **web based day planner** that members can access through any browser. Reminder e-mail messages can be scheduled to send at a future date etc. Members that sign up for this service will return to the site many times throughout the week.
- MoneyPark.com's national **Internet Service Provider (ISP)** service provides MoneyPark members with extremely economical Internet access from anywhere in the country with over 1600 dial-up locations, connecting to the Internet with MoneyPark.com's service is just a local call.

As consumers visit our Partner web sites they are visiting MoneyPark.com because they are all interlinked together under the MoneyPark.com umbrella. For example, as a mortgage company advertises and promotes their web site they bring traffic into the MoneyPark.com network.

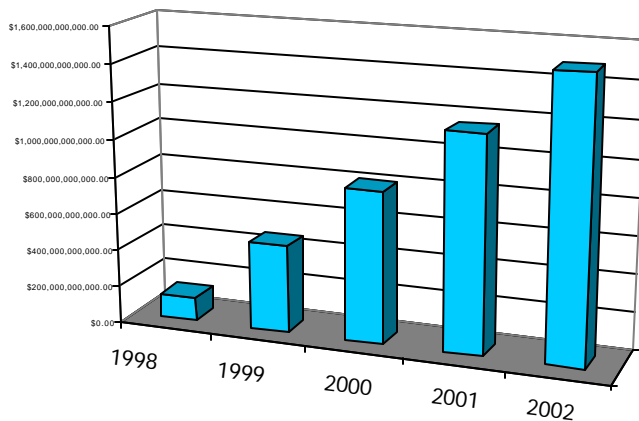
Market Analysis

State of the Web

Global Web Population in 1998: 142 million
in 1999: 196 million
in 2003: 502 million

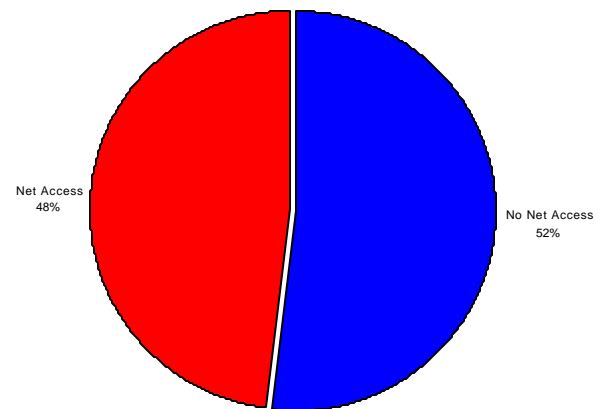


Web Revenues in 1999: \$131 billion
in 2003: \$1.5 trillion



The average e-commerce site costs \$1 million and takes five months to develop.

52% of 7.8 million small business do not have access.



Insurance firms not selling online: 88 percent

Business to business sales of products and services online will grow from **\$131 billion** in 1999 to **\$1.5 trillion** in 2003.

Market Analysis - continued

Demographics

An important distinction must be made between MoneyPark.com and other traditional Web sites. MoneyPark.com derives income from two target audiences; Our financial company Partners, through sales of Web sites and related on-line marketing services and secondly, our site visitors or members. The demographics of our Partners from whom the lion's share of revenue will be derived in the beginning are shown below:

Demographics of Vendor/Partners	
Size	
National Financial Service Companies	40%
Regional Financial Service Companies	25%
Local Financial Service Companies	55%
Agents/Loan Officers/etc.	10%
Segment	
Banks	20%
Mortgage	20%
Real Estate	15%
Insurance	15%
Investments	10%
Financial Planning	8%
Venture Capital	5%
Accounting	5%
Tax	2%

MoneyPark.com's visitor demographics include the following characteristics. These characteristics closely follow those of all Web traffic, however with an emphasis on more educated, somewhat older and higher income levels than the Internet in general.

	MoneyPark. com Target Audience	Web Users
Age		
18- 24	5%	16%
25- 34	20%	26%
35- 44	25%	28%
45- 54	25%	21%
55- 64	15%	6%
65+	10%	3%
Household Income		
\$150, 000 or More	5%	7%
\$100, 000 to \$149, 999	10%	15%
\$75, 000 to \$99, 999	15%	17%
\$50, 000 to \$74, 999	35%	29%
\$35, 000 to \$49, 000	20%	16%
\$20, 000 to \$34, 999	15%	11%
Less than \$20, 000	0%	5%
Education		
Postgraduate	15%	16%
Bachelor' s Degree	30%	28%
Attended College	40%	35%
High-School Grad	15%	18%
Did Not Graduate H. S.	0%	3%
Occupation		
Professional, Manager	40%	40%
Tech, Clerical, Sales	30%	28%
Craft, Precision Prod	20%	5%
Other	5%	13%
Not Employed, Retired	5%	14%

Market Analysis - continued

CitySearch.com

1998 Sales \$27.8 million
 Ticker Symbol (NASDAQ): TMCS
 Employees:634

Ticketmaster Online-CitySearch is a provider of locally-developed online information and transaction services relevant to people's everyday lives. CitySearch develops city guides that provide rich local information on arts and entertainment, recreation, shopping and community, and integrate transactions to help people get things done. CitySearch and Ticketmaster Online merged in September 1998 to form Ticketmaster Online-CitySearch a completely separate company from Ticketmaster Corporation.

Differentiation

MoneyPark creates a unique on-line financial community. This specialized, targeted market segment is represented by financial service companies that must be licensed in specific states in order to conduct business there. This is fundamentally different from the entertainment focus of TicketmasterOnline-CitySearch. Another significant differentiator is the proprietary on-line database provided by MoneyPark of all financial service companies in the country.



Market Analysis - continued

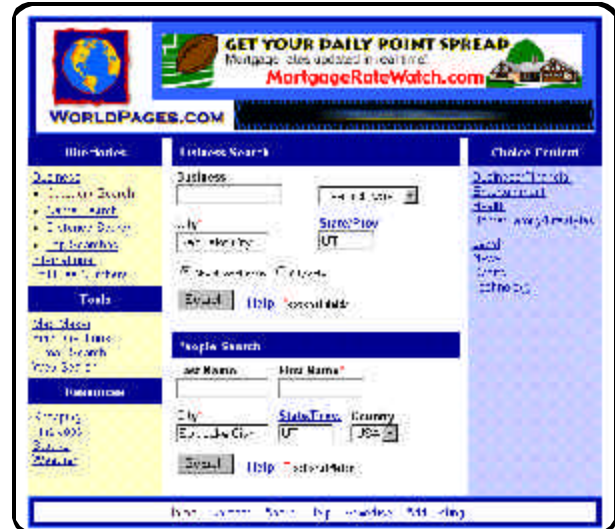
WorldPages.com

112 million White & Yellow Page Listings
9 million e-Mail addresses
30 million URLs

WorldPages.com is a reference tool helping users find information. Directories include white and yellow page listings across the nation and the world. April of 1999, Advanced Communications Group, Inc. (NYSE:ADG) signed a letter of intent to acquire YPtel, WebYP, inc. (d/b/a WorldPages.com). WorldPages already hosts over 125,000 web sites for their customers.

Differentiation

WorldPages.com is a broad general on-line phonebook. MoneyPark.com is a network of local financial communities. MoneyPark specializes in turnkey e-commerce web solutions for its vendor/partners, providing effective targeted marketing services to these companies. At the same time, MoneyPark provides a rich suite of unique on-line financial tools, news and resources.



Market Analysis - continued

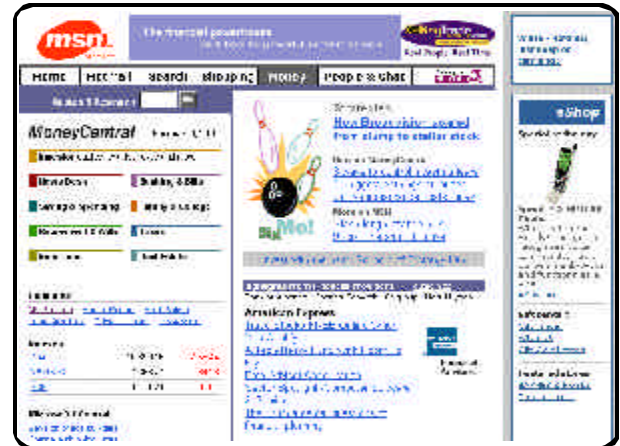
MoneyCentral.com

2.6 million unique visitors in July, 1999
6 million users of Microsoft Money

MoneyCentral.com is a division of Microsoft Corporation. MoneyCentral.com provides news, research and advice on a wide range of personal financial services. Taking a cue from Intuit's move to make Quicken a Web-based application, Microsoft is merging MoneyCentral with Money, long the runner-up to Quicken.

Differentiation

Microsoft's MoneyCentral is simply another financial resource site on the Internet, designed to provide a set of financial resources for their customers to track their investments and manage their finances. MoneyPark, on the other hand, provides all the same functionality but with the added power of our exclusive on-line database/directory and the added content contained in the thousands of sites we host for our vendor/partners. The easy localized searching for companies close to our visitors homes makes managing the real-world of one's financial life much easier and convenient. MoneyPark also offers valuable benefits to its visitors in the way of specialized on-line newsletters, credit cards, catalogs and other special discount offers, available only to members of MoneyPark. Microsoft and Intuit are two ideal companies for either a strategic partnership or a potential buy out of the MoneyPark client network.



TheStreet.com

1998 Sales \$4.6 million - 1 Year Sales
Growth: 681.0%
Ticker Symbol (NASDAQ): TSCM
Employees: 122

TheStreet.com delivers Wall Street news and analysis to about 37,000 subscribers via its Web site. It covers equities and mutual funds and offers news and opinion columns from its staff and from guest analysts. TheStreet has deals with Yahoo! and AOL to drive traffic to its site. It is also launching a financial TV program with the Fox News Network. Cramer, a hedge-fund manager, and "The New Republic" editor in chief Martin Peretz launched the venture in 1996. Cramer, Peretz, SOFTBANK, and The New York Times Company are among those with minority interests in TheStreet.com.

Differentiation

TheStreet.com sells subscriptions to access its investment news and opinions. They do not offer effective web solutions for Insurance agencies, loan officers, credit unions, etc. MoneyPark vendor/partners will have the ability to submit financial opinions and articles which will be free to the public (unlike



Market Analysis - continued

Quote.com

1998 Sales \$12.0 million
1 Year Sales Growth: 200.0%
Employees: 122

Quote.com provides financial information to more than 300,000 subscribers through its Web site. The company's offerings include real-time stock quotes, business and industry news, earnings reports, and company profiles. It also allows customers to track multiple portfolios and price trends, analyze market or industry movements, and receive daily e-mail updates. In addition, businesses can integrate Quote.com's financial information into their own Web sites. The company receives its news and information from Standard & Poor's, Reuters, and PR Newswire, among other information providers. Founded in 1993, Quote.com is funded by three venture capital firms and an investment research company.

Differentiation

Quote.com is just another financial resource site on the Internet, which provides financial resources to track investments. It does provide quality content, in fact a small sub-set of the content on MoneyPark's sites is licensed from Quote.com through a special arrangement with Quote.com. But Quote.com doesn't even come close to the scope of MoneyPark. Quote.com simply provides on-line investment tracking and financial news. MoneyPark, on the other hand, provides all the same functionality but with a much richer suite of financial content and tools and the added power of our exclusive on-line database/directory permitting visitors to



quickly and easily find any of over 1.1 million financial service companies. The easy localized searching for companies close to our visitors homes makes managing the real-world of one's financial life much easier and convenient. MoneyPark also offers valuable benefits to its visitors in the way of specialized on-line newsletters, credit cards, catalogs and other special discount offers, available only to members of MoneyPark. In addition to producing and hosting web sites for financial service companies on the MoneyPark network, MoneyPark also offers a comprehensive set of browser-based Web site editing and support tools that permit our customers to quickly and inexpensively manage and control the content of their sites.

Market Analysis - continued

GeoCities.com

1998 Sales \$18.4 million
 1 Year Sales Growth: 18.4%
 Ticker Symbol (NASDAQ): GCTY
 Employees: 281

GeoCities is a pioneer in the world of Web-based community sites. Its 40 themed neighborhoods (WallStreet, CapitolHill) allow 3 million member "homesteaders" (users) to interact with others on their areas of interest. The company provides free disk space and publishing tools to create personal Web pages. About 90 companies advertise on the GeoCities site. Through partnerships, GeoCities also offers CDs, credit cards, and books. Advertising by software marketer Surplus Direct/Egghead accounts for about 12% of sales. CMGI and SOFTBANK Holdings presently own 30% and 22% of GeoCities, respectively. Internet giant Yahoo! has agreed to acquire the company.

Differentiation

The free build a personal page service from Geocities does not even come close to meeting the needs of financial companies that need a professional e-commerce web strategy that reaches their local or regional markets. MoneyPark specializes and focuses all its efforts on developing and enhancing a network of finance specific communities, one for each state in the country, where visitors can meet to share ideas, meet local experts, and find the financial help that they need to manage and expand their own financial success. GeoCities does provide an online message board and chat facility, however there is no



ability to localize the chat for a specific state or region, as MoneyPark does with its Discussion Groups. No on-line database is provided by GeoCities and no on-line financial tools or resources are available from the GeoCities site.

Marketing & Growth Plans

The MoneyPark.com team is determined to become the clear market leader in providing local and national financial services, measured in terms of membership, visitors and financial web sites hosted.

Strategy: Get the most Members, Partners and financial web sites hosted. MoneyPark will build the largest online financial community by hosting the largest concentration of financial service related sites anywhere on the Internet, providing recurring and increasing income in order to achieve the highest possible market share and valuation. This will result in the largest audience for financial services anywhere on the Internet.

- National Advertising - Starting at \$75,000 per month and increasing proportionally with revenues, MoneyPark.com will be investing heavily in various media to drive traffic and new Vendor/Partners to MoneyPark.com
- Direct Mail - 91,667 direct mailing pieces delivered each month to prospective Vendor/Partners at a cost of .40¢ each. We assume approximately a 1% response rate to these mailings. Mailing 91,667 companies each month will permit the company to reach all financial companies in the United States at least once a year.
- Telemarketing - Telemarketing is targeted at the same prospective Vendor/Partners mailing each month to follow-up and increase the harvest of leads.
- Web Page - The hundreds of web pages in the MoneyPark.com network of sites will generate a great deal of exposure. We project about 50 leads each day from these sites.

Major Goals

Create the highest traffic financial web portal on earth.

Become recognized leaders in the localization of the web.

Become an indispensable part of our client's ongoing marketing strategies - Create intense loyalty from our clients and visitors

Host the dominant worldwide database/directory for financial products and services, driving qualified prospective customers to our client companies.

Provide the most compelling and valuable financial-oriented content available anywhere on the web.

Develop the best state and city-specific content offerings that provide familiarity and a personalized flair to our portal.

Partner with the web's leading players to ensure ongoing viability and cross-marketing opportunities to increase visitor traffic. In the next year, the company plans to sign five to ten partnerships with national companies.

Provide extraordinary return on investment to our stockholders.

Additional Services - The company is dramatically enhancing its content offerings by licensing content from strategic partners as well as developing several modules of proprietary content in-house.

Human Resources - Add 115 employees within the first year, including five corporate officers, 26 development staff, 65 in sales and customer services, and 18 operations and administrative/clerical positions.

Users/Activity - Reach 43 million users served within our first year of operation and click-through counts of over 86,000 through our banners.

Generate revenues from web hosting and client marketing services at a run rate of over \$100 million annually within three years, in addition to extensive revenues from traditional banner ad revenues.

Marketing & Growth Plans - continued

Strategic Alliances

Partnerships have been formed with the following:

Existing



Many additional partnerships are being targeted, including the following:

Targeted



Marketing & Growth Plans - continued

Additional Services

Our main competitive edge is the unique and proprietary content of our sites, including over 1.1 million financial service companies in our exclusive online database, and our ability to provide more effective web commerce solutions for our clients. However, in the process of building thousands of MoneyPark.com financial sites within the network of 50 state MoneyPark.com sites, we have created the premium medium for online financial advertising. Future advertising services will produce very significant profits.

Within several months, MoneyPark.com will release a loan status tracking system for consumers that apply for a mortgage loan online. This will become the preferred method of tracking the status of the approval and funding process on all residential and commercial mortgages.

It is projected that millions of consumers will join MoneyPark.com to participate in the benefits of membership. We will actively market financial and other products and services to these visitor/members.



More Users/Site Activity

MoneyPark.com is using a number of marketing tactics to help drive traffic to MoneyPark.com, in addition to strategic partnerships (which are contributing substantially). Building brand awareness is being done on both a national and local level. Promotion of the MoneyPark.com brand is a key focus of all our marketing efforts. One of the key elements of market positioning is building brand awareness and brand equity. MoneyPark.com actively displays and promotes its brand name, and maintains a consistent image throughout its online sites, services and print publishing. As new services are launched, they are also prominently branded with the MoneyPark.com name and logo to continue building a recognizable family of services. As a result of our marketing tactics outlined below, overall network traffic is growing rapidly.

- **National Advertising** - beginning with a budget of \$75,000 and growing dramatically as traffic and revenues permit.
- **Direct Mail** - 91,667 direct mailing pieces delivered each month to prospective Partners at a cost of .40¢ each. We assume approximately a 1% response rate to these mailings.
- **Telemarketing** - Telemarketing is targeted at the same prospective Vendor/Partners mailed each month to follow-up and increase the harvest of leads. Our initial telemarketing results are very encouraging
- **Web Page** - The hundreds of web pages in the MoneyPark.com network of sites are generating a great deal of exposure. We project about 50 leads each day from our web sites.

- **Banner Exchanges with other high-traffic sites** - MoneyPark is involved in an expansive effort to negotiate banner exchanges with a large number of high traffic sites on the internet.
- **Local Sales Force** - The company is establishing localized sales forces in each of the top metropolitan areas in the United States with populations exceeding 1 million. A national marketing effort is generating leads for these operations with the salespeople from each office being responsible for closing the sales and receiving the Enrollment forms and personalized information from new vendor/partners to permit the company to quickly and efficiently implement web sites for our customers. These offices are being opened as funding permits.
- **Strategic Alliance Partnerships** - One of the most effective methods of driving business into the MoneyPark.com network of Internet portals is to develop strategic partnerships with large companies that share similar demographic characteristics with MoneyPark.com. (i.e. Amex, Visa, Monster.com, Lycos.com, Insweb.com, Quicken) These partnerships are being aggressively pursued by MoneyPark.com.
- **National Accounts** - An elite team of experienced financial professionals will be hired by MoneyPark. This sales team will focus on sales to large national companies to sell our National Accounts package, which permits companies to have a profile and preferred listing in each and every state in the country. This package deal offers tremendous advantages to large financial companies with offices in every state and at a discount.

Larger Staff

MoneyPark.com is reaching its sales, development and business partnership goals and handling our fast growth, by hiring key additional personnel.

As funded and operational profits permit, the company is aggressively pursuing its goals by hiring:

- 1 Sales Manager
- 10 Telemarketers
- 15 sales people
- 1 programmer
- 4 HTML Web Developers
- 1 Office Assistant (AP & AR)
- 1 Controller/CFO
- 2 Site Editors/tech support
- 1 Graphics Designer

As sales volumes increase we will add additional staff as needed.



Revenue Models

Revenue for MoneyPark.com are derived from different sources. They are as follows:

Partner Site Sales

This revenue source is a recurring, subscription-based revenue model and the product is vital to the customer's business. The options range from simple and inexpensive to highly effective and customized packages. There is a setup fee charged along with a monthly fee automatically charged to the Partner's credit card.

Banner Sales

The MoneyPark.com network is delivering thousands of banners to our state-specific sites and to our Partner's sites daily. Selling these banners to third-party advertisers is just one way the company generates revenues.

Monthly revenues are calculated using a CPM (cost-per-thousand) basis. For example, if VISA wants to buy 100,000 banners at a \$70 CPM, they would pay \$700.

Network banners can be sold several ways:

- **Selling directly to small companies.** Individuals and small companies can buy add banners from our sales staff in blocks of 100,000.
- **Selling directly to large companies.** Big organizations generally buy ad banners in high quantities and would therefore receive a volume discount from our sales staff.
- **Selling through an ad agency.** Many companies use ad agencies to put together online ad campaigns, which might include MoneyPark.com as a targeted media buy.

- **Selling through an ad network.** There are a number of internet media brokers who sell banners for hundreds of prominent web sites. MoneyPark.com will sell a monthly block of banners to a media group which would then resell the banners to their clients.

Note that a critical element of the company's growth strategy is to reserve some banners for self-promotion. For instance, if MoneyPark.com has 1 million banners in inventory everyday, then Visa could purchase 200,000, Continental Airlines could purchase 500,000, and 300,000 banners would be left over for self-promotion. This is similar to the airtime for commercials on a television network like NBC, where the network might sell 80% of its allotted commercial time, and use 20% to promote its own shows.

Additional Opportunities

There are a number of other revenue streams available to MoneyPark.com. Some of these are explained below:

- **Internet Service Provider Revenues.** As MoneyPark.com signs up its financial company Partners to offer our ISP service to their customers a large recurring revenue stream will be created.
- **Membership Related Revenues.** Revenues will come from credit cards, catalog sales commissions relating to services and products offered to MoneyPark members, etc.
- **Partnerships.** As described earlier, the company is actively pursuing deals with other companies, which could lead to additional revenue streams not already identified.
- **Other Advertising.** In addition to banners, MoneyPark.com may sell buttons and other ads on its web site and network.
- **New Services.** As described earlier, other services are continually being added, some of which might bring additional revenue opportunities.

Current Financials - Balance Sheet



Balance Sheet
As of February 10, 2000
Unaudited

ASSETS

Current Assets	
Checking/Savings	
1110. First Security-MoneyPark	\$ 93,836.40
Total Checking/Savings	\$ 93,836.40
Accounts Receivable	
1200 .Accounts Receivable	\$ 3,143.00
Total Accounts Receivable	\$ 3,143.00
Other Current Assets	
1300. Subscription Receivable	\$ 150,000.00
Total Other Current Assets	\$ 150,000.00
Total Current Assets	\$ 246,979.40
Fixed Assets	
1620. Computer Systems	\$ 1,904.80
1630 .Furniture	\$ 2,222.05
1690. Accumulated Depreciation	\$ (820.94)
Total Fixed Assets	\$ 3,305.91
Other Assets	
1830. Deposits	\$ 7,000.00
1840 .MoneyPark Domain Names	\$ 6,685.00
Total Other Assets	\$ 13,685.00
TOTAL ASSETS	<u>\$ 263,970.31</u>

LIABILITIES

Liabilities	
Current Liabilities	
Credit Cards	
2200 .Key Bank Credit Card	\$ 765.18
2210 .Choice Visa	\$ 1,330.88
2220. Fleet Credit Card	\$ 7,907.52
Total Credit Cards	\$ 10,003.58
Other Current Liabilities	
2144 .Fed PR & FICA Tax	\$ 4,140.77
2145 .State Withholding	\$ 817.05
2146 .State Unemployment	\$ 217.94
2147 .Federal Unemployment	\$ 140.41
2410 .Nighttime Pediatrics	\$ 14,176.85
Total Other Current Liabilities .	\$ 19,493.02
Total Current Liabilities	\$ 29,496.60
Total Liabilities	\$ 29,496.60

Equity

3100 .Common Stock	\$ 342,656.81
3200 .Paid-in Capital	\$ 10,000.00
3600. Retained Earnings -	\$ 75,641.81
Net Income -	\$ 42,541.29
Total Equity	\$ 234,473.71
TOTAL LIABILITIES & EQUITY	<u>\$ 263,970.31</u>

Current Financials - Income Statement



Income Statement
December 31, 1999
Unaudited

	June - Dec '99
Ordinary Income/Expense	
Income	
4100 . Sales Income	\$ 6,329.00
4900 . Discounts & Allowances	<u>\$ (1,500.00)</u>
Total Income	<u>\$ 4,829.00</u>
Cost of Good Sold	
5100 . Internet Service Costs	\$ 6,202.80
5200 . Contract Labor	<u>\$ 20,362.05</u>
Total COGS	<u>\$ 26,564.85</u>
Gross Profit	\$ (21,735.85)
Expense	
6100 . Advertising & Promotion	\$ 245.25
7100 . Accounting	\$ 768.75
7150 . Bank Service Charges	\$ 149.66
7170 . Client Hosting Expense	\$ 2,931.64
7180 . Computer Development	\$ 3,020.54
7202 . Credit Card Service Fees	\$ 321.55
7220 . Consulting	\$ 2,500.00
7370 . Insurance (Business)	\$ 650.76
7400 . Insurance Unemployment	\$ 161.36
7440 . Legal & Professional	\$ 2,881.64
7450 . Licenses and Permits	\$ 6,127.23
7470 . Meals & Entertainment	\$ 483.00
7510 . Office Expenses	\$ 936.76
7570 . Payroll Expenses	\$ 22,524.08
7600 . Payroll Taxes	\$ 1,253.05
7650 . Postage and Delivery	\$ 76.99
7660 . Printing and Reproduction	\$ 771.14
7720 . Rent office	\$ 5,200.00
7880 . Telephone	\$ 1,633.90
7910 . Travel	<u>\$ 469.82</u>
Total Expense	<u>\$ 53,107.12</u>
Net Ordinary Income	\$ 74,842.97
Other Income/Expense	
Other Expense	
9114 . Interest expense	\$ 251.57
9116 . Bank Finance Charge	<u>\$ 547.27</u>
Total Other Expense	<u>\$ 798.84</u>
Net Other Income	<u>\$ (798.84)</u>
Net Income	<u><u>\$ (75,641.81)</u></u>

Pro Forma Balance Sheet

Account	Current	Month 1	Month 2	Month 3	Month 4	Month 5	Month 6	Month 7	Month 8	Month 9	Month 10	Month 11	Month 12
Current Assets													
Cash	193,636.40	144,917.53	147,216.36	159,285.19	158,733.09	147,132.50	168,880.37	159,285.19	170,140.73	142,276.15	153,701.27	142,934.21	13,855,980.01
Accounts Rec	8,140.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total Current	201,776.40	144,917.53	147,216.36	159,285.19	158,733.09	147,132.50	168,880.37	159,285.19	170,140.73	142,276.15	153,701.27	142,934.21	13,855,980.01
Fixed Assets													
Equipment	2,652.35	5,200.72	7,079.04	11,865.22	17,255.33	22,304.80	28,451.28	33,983.75	39,515.23	45,047.70	50,580.18	56,112.65	51,631.10
Accum. Depr.	(42,541.00)	(48,250.71)	(48,948.94)	(53,832.22)	(54,429.11)	(55,001.29)	(55,101.43)	(55,249.48)	(55,438.51)	(55,667.11)	(55,935.41)	(56,243.64)	(56,591.81)
Equipment 5	1,000.00	5,000.00	4,000.00	5,000.00	7,000.00	9,000.00	10,000.00	12,000.00	13,000.00	15,000.00	16,000.00	18,000.00	19,000.00
Accum. Depr.	(368.00)	(1,432.67)	(531.33)	(1,538.00)	(1,634.67)	(1,731.33)	(1,828.00)	(1,924.67)	(2,021.33)	(2,118.00)	(2,214.67)	(2,311.33)	(2,408.00)
Total Fixed Assets	3,053.35	553,299.29	11,000.32	17,194.43	24,121.17	31,067.56	37,745.53	44,301.40	51,823.75	59,054.53	66,585.63	74,117.01	79,639.29
Other Assets													
Deposits	7,000.00	7,000.00	7,000.00	7,000.00	7,000.00	7,000.00	7,000.00	7,000.00	7,000.00	7,000.00	7,000.00	7,000.00	7,000.00
Money Park	6,685.00	6,685.00	6,685.00	6,685.00	6,685.00	6,685.00	6,685.00	6,685.00	6,685.00	6,685.00	6,685.00	6,685.00	6,685.00
Total Other Assets	13,685.00	13,685.00	13,685.00	13,685.00	13,685.00	13,685.00	13,685.00	13,685.00	13,685.00	13,685.00	13,685.00	13,685.00	13,685.00
Total Assets	225,972.00	1514,106.82	169,747.78	186,965.62	196,513.67	197,885.06	220,559.73	215,454.88	233,577.53	227,847.33	233,586.53	233,619.21	13,949,200.13
Liabilities and Equity													
Current Liabilities													
Accounts Pay	10,203.58	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Current Debt	19,433.02	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total Current	29,636.60	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Long-term Debt													
Stockholders Equity													
Common Stock	342,888.31	1,000,000.00	1,000,000.00	1,000,000.00	1,000,000.00	1,000,000.00	1,000,000.00	1,000,000.00	1,000,000.00	1,000,000.00	1,000,000.00	1,000,000.00	1,000,000.00
Retained Earnings	1,000,000.00	10,000.00	10,000.00	10,000.00	10,000.00	10,000.00	10,000.00	10,000.00	10,000.00	10,000.00	10,000.00	10,000.00	10,000.00
Accum. Depr.	(75,341.61)	(75,341.61)	(75,341.61)	(75,341.61)	(75,341.61)	(75,341.61)	(75,341.61)	(75,341.61)	(75,341.61)	(75,341.61)	(75,341.61)	(75,341.61)	(75,341.61)
Accum. Depr.	(14,597.13)	(55,133.00)	(55,133.00)	(55,133.00)	(55,133.00)	(55,133.00)	(55,133.00)	(55,133.00)	(55,133.00)	(55,133.00)	(55,133.00)	(55,133.00)	(55,133.00)
Total Equity	258,438.57	919,536.39	919,536.39	919,536.39	919,536.39	919,536.39	919,536.39	919,536.39	919,536.39	919,536.39	919,536.39	919,536.39	919,536.39
Total Liabilities	29,636.60	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

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Pro Forma Income Statement - Year 2

Account	12/31/13	12/31/14	12/31/15	12/31/16	12/31/17	12/31/18	12/31/19	12/31/20	12/31/21	12/31/22	12/31/23	12/31/24
Sales - Wholesale	35,200.00	65,450.00	65,450.00	65,450.00	65,450.00	65,450.00	65,450.00	65,450.00	65,450.00	65,450.00	65,450.00	65,450.00
Sales - Retail	157,200.00	157,200.00	157,200.00	157,200.00	157,200.00	157,200.00	157,200.00	157,200.00	157,200.00	157,200.00	157,200.00	157,200.00
Sales - E-commerce	2,425,000.00	1,355,425.00	1,355,425.00	1,355,425.00	1,355,425.00	1,355,425.00	1,355,425.00	1,355,425.00	1,355,425.00	1,355,425.00	1,355,425.00	1,355,425.00
Other Sales	30.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00
Finance Services												
Total Revenue	\$1,785,470.00	\$1,800,680.00	\$1,800,680.00	\$1,800,680.00	\$1,800,680.00	\$1,800,680.00	\$1,800,680.00	\$1,800,680.00	\$1,800,680.00	\$1,800,680.00	\$1,800,680.00	\$1,800,680.00
Operating Expenses												
Accounts Payable	4,000.00	5,000.00	5,000.00	5,000.00	5,000.00	5,000.00	5,000.00	5,000.00	5,000.00	5,000.00	5,000.00	5,000.00
Accounts Receivable	20,000.00	20,000.00	20,000.00	20,000.00	20,000.00	20,000.00	20,000.00	20,000.00	20,000.00	20,000.00	20,000.00	20,000.00
Inventory	10,000.00	10,000.00	10,000.00	10,000.00	10,000.00	10,000.00	10,000.00	10,000.00	10,000.00	10,000.00	10,000.00	10,000.00
Cost of Goods Sold	10,000.00	10,000.00	10,000.00	10,000.00	10,000.00	10,000.00	10,000.00	10,000.00	10,000.00	10,000.00	10,000.00	10,000.00
Depreciation	1,000.00	1,000.00	1,000.00	1,000.00	1,000.00	1,000.00	1,000.00	1,000.00	1,000.00	1,000.00	1,000.00	1,000.00
Interest Expense	500.00	500.00	500.00	500.00	500.00	500.00	500.00	500.00	500.00	500.00	500.00	500.00
Other Expenses	1,000.00	1,000.00	1,000.00	1,000.00	1,000.00	1,000.00	1,000.00	1,000.00	1,000.00	1,000.00	1,000.00	1,000.00
Total Operating Expenses	\$17,500.00	\$17,500.00	\$17,500.00	\$17,500.00	\$17,500.00	\$17,500.00	\$17,500.00	\$17,500.00	\$17,500.00	\$17,500.00	\$17,500.00	\$17,500.00
Operating Profit	\$1,767,970.00	\$1,783,180.00	\$1,783,180.00	\$1,783,180.00	\$1,783,180.00	\$1,783,180.00	\$1,783,180.00	\$1,783,180.00	\$1,783,180.00	\$1,783,180.00	\$1,783,180.00	\$1,783,180.00
Interest Income												
Other Income												
Total Other Income												
Net Income	\$1,767,970.00	\$1,783,180.00	\$1,783,180.00	\$1,783,180.00	\$1,783,180.00	\$1,783,180.00	\$1,783,180.00	\$1,783,180.00	\$1,783,180.00	\$1,783,180.00	\$1,783,180.00	\$1,783,180.00
Income Tax Expense												
Net Income After Tax	\$1,767,970.00	\$1,783,180.00	\$1,783,180.00	\$1,783,180.00	\$1,783,180.00	\$1,783,180.00	\$1,783,180.00	\$1,783,180.00	\$1,783,180.00	\$1,783,180.00	\$1,783,180.00	\$1,783,180.00
Dividends												
Retained Earnings												
Total Equity	\$1,767,970.00	\$1,783,180.00	\$1,783,180.00	\$1,783,180.00	\$1,783,180.00	\$1,783,180.00	\$1,783,180.00	\$1,783,180.00	\$1,783,180.00	\$1,783,180.00	\$1,783,180.00	\$1,783,180.00
Total Liabilities	\$1,767,970.00	\$1,783,180.00	\$1,783,180.00	\$1,783,180.00	\$1,783,180.00	\$1,783,180.00	\$1,783,180.00	\$1,783,180.00	\$1,783,180.00	\$1,783,180.00	\$1,783,180.00	\$1,783,180.00
Total Assets	\$1,767,970.00	\$1,783,180.00	\$1,783,180.00	\$1,783,180.00	\$1,783,180.00	\$1,783,180.00	\$1,783,180.00	\$1,783,180.00	\$1,783,180.00	\$1,783,180.00	\$1,783,180.00	\$1,783,180.00

Pro Forma Income Statement - Year 3

Account	Period 26	Period 25	Period 24	Period 23	Period 22	Period 21	Period 20	Period 19	Period 18	Period 17
Operating Income										
Gross Sales	1,074,594.87	1,074,594.87	1,074,594.87	1,074,594.87	1,074,594.87	1,074,594.87	1,074,594.87	1,074,594.87	1,074,594.87	1,074,594.87
Sales Discounts	2,128,240.00	2,128,240.00	2,128,240.00	2,128,240.00	2,128,240.00	2,128,240.00	2,128,240.00	2,128,240.00	2,128,240.00	2,128,240.00
Operating Expenses	1,074,594.87	1,074,594.87	1,074,594.87	1,074,594.87	1,074,594.87	1,074,594.87	1,074,594.87	1,074,594.87	1,074,594.87	1,074,594.87
Operating Income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Non-Operating Income										
Interest Income	1,074,594.87	1,074,594.87	1,074,594.87	1,074,594.87	1,074,594.87	1,074,594.87	1,074,594.87	1,074,594.87	1,074,594.87	1,074,594.87
Interest Expense	2,128,240.00	2,128,240.00	2,128,240.00	2,128,240.00	2,128,240.00	2,128,240.00	2,128,240.00	2,128,240.00	2,128,240.00	2,128,240.00
Non-Operating Income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Income Before Taxes										
Income Before Taxes	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Income Tax Expense										
Income Tax Expense	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Net Income										
Net Income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Other Income										
Other Income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Net Income Before Taxes										
Net Income Before Taxes	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Net Income After Taxes										
Net Income After Taxes	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Other Expenses										
Other Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Net Income After All Expenses										
Net Income After All Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Other Income										
Other Income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Net Income Before Taxes										
Net Income Before Taxes	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Net Income After Taxes										
Net Income After Taxes	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Other Expenses										
Other Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Net Income After All Expenses										
Net Income After All Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

Uses of Capital

Hardware

2.4% (\$23,817)

Additional servers and bandwidth for MoneyPark.com.
Set-up decentralized data centers with locations on the West Coast, East Coast, and in Europe. Increase server capacity to handle large deals and partnerships.

Human Resources

66.8% (\$667,601)

Increase MoneyPark.com staff dramatically, adding one sales manager, 10 telemarketers, 15 sales people, one programmer, four HTML Web developers, one Office Assistant (AP & AR), one controller/CFO, two site editors/tech support, and one graphics designer.

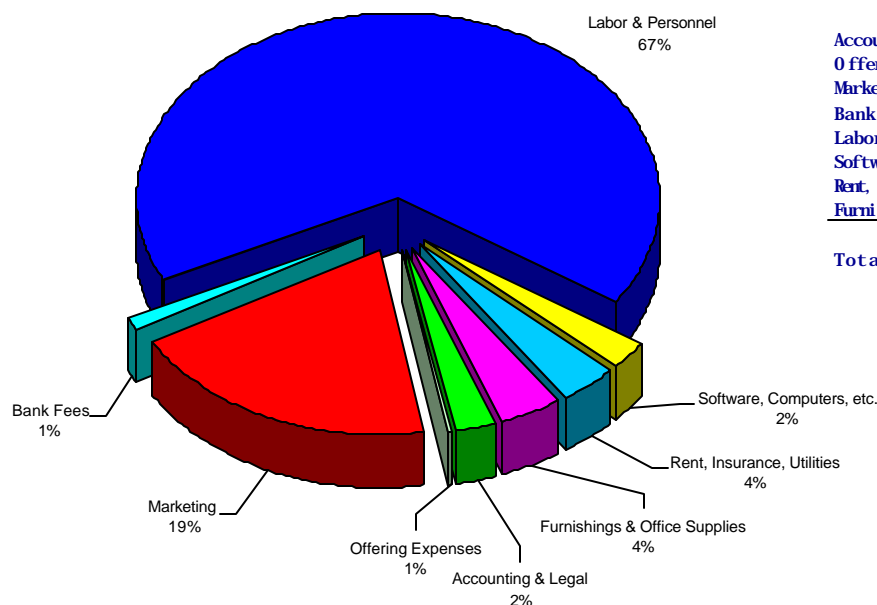
Marketing

19.4% (\$193,597)

Set up marketing alliances with several large web companies. Purchase ad banners on targeted web sites. Set up referral program.

Miscellaneous

11.4% (\$114,985)



Accounting and Legal	\$	24,104	2.4%
Offering Expenses	\$	5,000	0.5%
Marketing	\$	193,597	19.4%
Bank Fees	\$	9,719	1.0%
Labor & Personnel	\$	667,601	66.8%
Software, Computers, etc.	\$	23,817	2.4%
Rent, Insurance, Utilities	\$	36,632	3.7%
Furnishings & Office Supplies	\$	39,531	4.0%

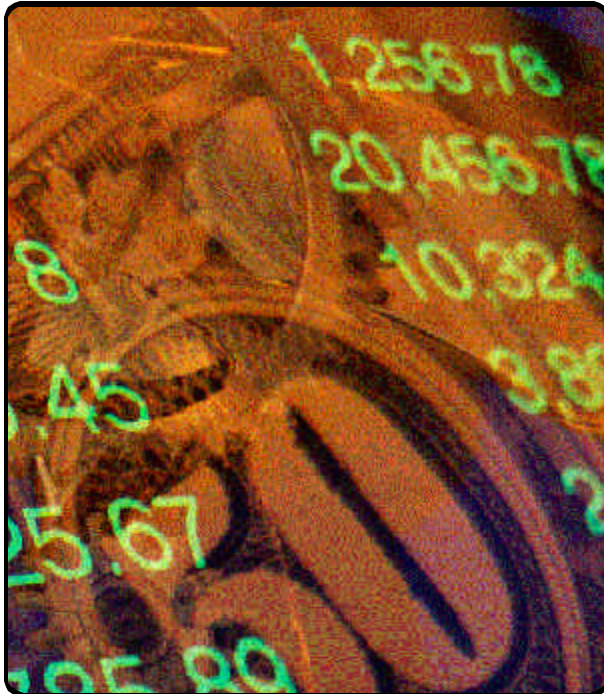
Total	\$	1,000,000	100%
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Note: This is the approximate breakdown of how the proceeds of the initial 504 private placement will be spend to prepare the company for a much larger second round of financing planned through either a 506 private placement of a round of venture capital funding.

Financing Strategy

Management expects several rounds of private investment in the company before the company seeks to complete its initial public offering. It is projected that such a public offering of stock in the company would not occur until after the first two to three years of operation. It is believed that during this time everything necessary will be put in place to maximize initial investor rewards while at the same time positioning the company to dominate its field and prepare it for explosive growth in the future.

It is also conceivable that management may consider other opportunities including acquisition or merger to provide initial investors with a desirable return on investment.



IPO Timetable

- 2000 Mar. Finish Reg. D. 504 Offering.
Monthly update letters to shareholders.
- Apr. Arrange for audited financial statements.
The MoneyPark story is taken to local brokerages.
- Jun. The Company compiles a list of stock brokerages to get their monthly update.
Officers in the Company call those brokerages that have shown interest.
- Jul. Same contacts - emphasize that the Company is hitting sales and earnings projections.
- Sep. Invite brokers to after hours meeting.
Continue with monthly contacts.
- Nov. Going public conversations with brokerage firms/underwriters.
- 2001 Jan. Notify the auditors, attorneys, and accountants that an IPO is being considered Engage Transfer Agent.
- Feb. Begin the due diligence process.
Select an IPO Underwriter
Determine if any of the current shareholders will sell shares in conjunction with the IPO.
Apply for CUSIP number.
- Mar. File first drafts with the SEC and NASDAQ.
- Apr. Comply with state Blue Sky Laws.
NASDAQ symbol assigned (MYPK).
Underwriting syndicate formed.
- May Registration becomes effective.
1,000,000 shares at \$5.00 a share are sold.
Ten market makers will make a market in the stock
Stock begins trading.

Strategic Partnerships

MoneyPark.com believes that long-term success is dependent on developing partnerships with companies that can provide natural synergies to the company, such as Yahoo, Quicken(Intuit), GeoCities or Tripod, portal sites, other content networks, or even service providers or national financial companies.

Possible Partners

Search engines

- Yahoo
- Infoseek
- Lycos
- Excite

Financial Networks

- Quote.com
- MoneyCentral.com
- TheStreet.com

Content Networks

- Netscape
- CNET
- ZDNet
- Internet.com
- EarthWeb
- Microsoft Network

Service Providers

- AOL
- Netcom
- EarthLink

Internet Groups

- Verio
- SoftBank

Other Media Conglomerates

- Turner
- AT&T



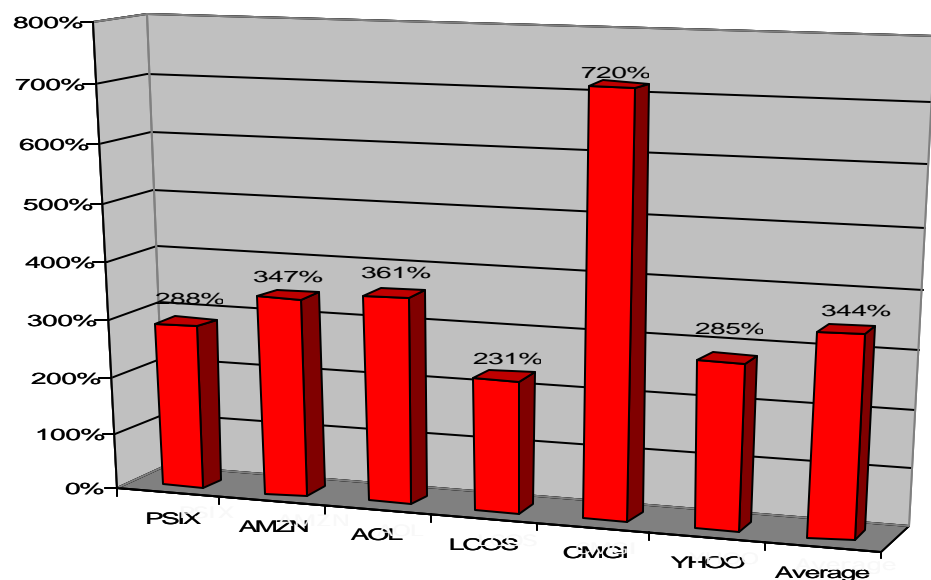
Return on Investment

While investing in the stock of a developmental stage company is always risky, the officers of Money Park.com believe that the value of the company will increase dramatically as its growth continues to accelerate.

Because Internet companies are relatively new to the market, valuation figures vary dramatically. The following chart outlines terms from recent acquisitions or transactions involving various Internet comparator companies.

Date	Acquirer/Investor	Acquired/Invested In	Amount	Terms	Other Info
9/14/99	Lycos	Quote.com	\$78	Stock	With the purchase, Lycos gets the site's rough 300,000 subscribers, including a portion paying extra for advanced features. The acquisition will help Lycos build its presence in the online financial industry and expand the customer base for its main portal site.
7/1/99	CMGI	AltaVista	\$2.3 Billion	Stock & Debt	AltaVista is among the top 10 U.S. Internet site and in the top five internationally. CMGI has majority stake in a plethora of Internet-based subsidiaries including Lycos--a major competitor of AltaVista.
5/28/99	Yahoo	GeoCities	\$4 Billion	Stock & Options	The Portal leader Yahoo, absorbed more than 4 million web homesteaders. The acquisition allows Yahoo to gain a large share of web community users.
4/8/98	Amazon	PlanetAll.com	\$104	Stock Deal	Planet All will allow Amazon.com access to 1.5 million users.
3/2/98	Lycos	Tripod	\$58	Mostly Stock	Tripod has around 1 million members at the time of acquisition. Tripod provides a new forum in which Lycos can spread its brand and attract new users. With Tripod and Angelfire users, Lycos now has the web's largest population of homepage builders.

Investment returns during 1999 for six Internet companies



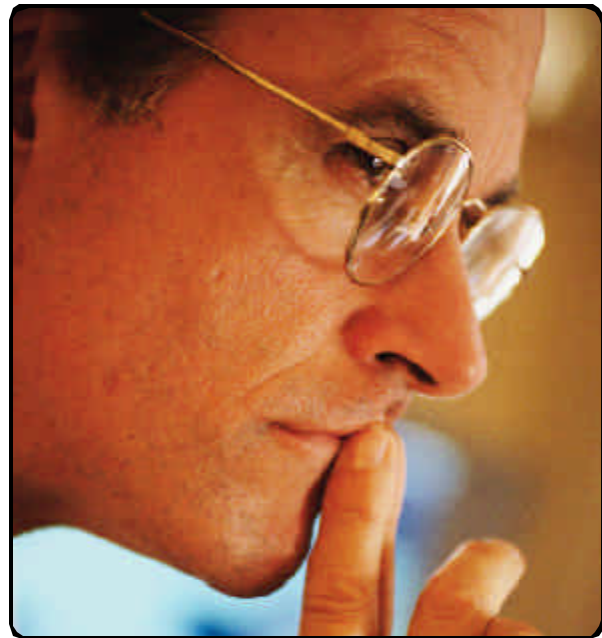
Summary

Our success is not dependent upon how much traffic our localized portals can generate (unlike most Internet companies) because we derive the majority of revenues from developing and hosting web sites for our targeted industry and providing them with quality web sites at extraordinary savings. The compounding effect of our recurring revenue is generated primarily through sales of turnkey E-Commerce solutions to our clients. We could actually eliminate our 51 financial portals and still have a very strong business.

Within two years it is projected that over 30% of all financial transactions will be executed over the web. Financial companies and their agents are already acknowledging losing business to financial sites on the Internet.

MoneyPark.com empowers all financial companies to participate in the Internet land rush, now and inexpensively, providing compounding, recurring income to MoneyPark. Alternative web E-commerce solutions can run from \$2,000 to hundreds of thousands of dollars plus monthly hosting and maintenance. A quality web solution through MoneyPark starts at \$90 per month.

MoneyPark.com provides the only Internet based marketing strategy that delivers state-specific, localized target marketing for over a million financial service companies who can only do business locally or regionally. Hundreds of thousands of smaller financial companies and millions of agents do not have an effective e-commerce web site solution. Ultimately, the larger national companies



will also be compelled to join the MoneyPark.com network also, adding thousands of additional sites to our network.

Our clients will benefit from the traffic to the MoneyPark.com network driven by our national and localized traditional and web-based advertising, which will grow exponentially as a natural result of our growing numbers of clients who will also drive visitors to the MoneyPark.com network.

We are creating a very focused financial community on the Internet that benefits both our Partner clients and visiting consumers. The heart of this community is these web sites, which we develop for a very affordable initial fee, and the continued hosting for which we will derive ongoing recurring income for years to come. The compounding effect of this recurring income stream is probably the most significant aspect of this investment opportunity.

With our initial marketing and sales staffing we will mail over 91,000 direct mail pieces monthly from which we assume only a 1% response rate, or 917 leads. The same 91,000+ prospects will then be contacted by phone, from which we expect to derive an additional 3200 leads each month. And we expect to generate an additional 34 leads per day through our Internet presence. This equates to 5,117 leads generated each month. These leads represent financial companies that demonstrate some level of interest in participating in the MoneyPark network at some level.

We conservatively project that only one in ten will close from these leads, resulting in 511 sales each month. The average sales transaction amount is projected to be only \$75. This translates into new sales revenue of almost \$60,000 each month.

This amount will be compounded each and every month. After only twelve months this equals \$720,000 per month or an annualized run rate of \$8,640,000.00. This of course represents only the initial sales at an extremely low average transaction value and doesn't even acknowledge the add-on sales that will certainly come as well. Our marketing will be targeted regionally and we expect to sell to financial companies of all sizes with the earliest and easiest sales to the thousands of smaller firms and individual agents.

MoneyPark offers a unique and compelling investment opportunity unequalled in vision and scope. We have the people, the technology and the guts to make it happen for our shareholders. We'd love to have you consider an investment in Money Park.

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What drives us?

The founders of MoneyPark.Com share a single-minded, white-hot, passionate vision of inverting the paradigm of the Internet to benefit the majority of all financial companies. These companies need to be licensed in the states in which they do business. This means that the law prohibits the majority of their Internet visitors from doing business with them. MoneyPark provides an immediate and compelling solution to this pervasive problem.

We maintain a database/directory that contains all the financial companies in America. Our proprietary search engine permits us to deliver qualified prospects to our clients like nobody else. We're excited about the positive impact that this can have for our client companies. We know that by providing this important and revolutionary service to one of the largest and most profitable industries in the world that MoneyPark will become incredibly profitable, while at the same time providing a valuable service to our clients and will streamline the "how-do-I-find-a-financial-company" problem for site visitors. We have the vision, the experience and the energy to make this a reality.



We invite you to join us . . .



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