



LOCAL HEROES, USA
FAMILY • FRIENDS • COMMUNITY

LOCAL HEROES, USA-- COMPANY INTRODUCTION

Local Heroes has developed a unique transaction-based model, built on the same principals as the credit and debit card networks controlled by Visa and MasterCard. Coined by our development team as the "third rail", the GeN "X-2" Platform can process electronic transactions and add **value**, (in real-time) in many ways that the credit and debit card networks cannot. More significantly, each and every transaction will generate and route an **immediate**, ACH donation into the bank account of our member nonprofits, NGO's, churches and schools, (value can even be loaded onto a special Prepaid Card that is issued to teachers). Unlike any of the other financial processing networks, Local Heroes has designed in GeN "X-2 Platform to accommodate several unique business and humanitarian models and our initial implementation of these Programs are now underway in Northern California and the States of Guanajuato/Queretaro in Mexico.

The GeN "X" technology will seamlessly integrate with existing countertop and Point of Sale systems and is compatible with most every communication protocol, including GPRS, GSM, IP, XML, RFID and traditional dial-up. The development of the GeN "X-2" Platform has positioned Local Heroes with the ability to adapt to a host of unique Program Models that the Company has implemented in Canada and the US. Local Heroes has invested over \$4M over the past 4 years refining and upgrading its GeN "X" software and it is ready for deployment in the US, Mexico and Latin America. The Company has spent several years in these markets and has completed its research and most of the required pre-launch activities.

The Humanitarian Division of the company, (Hands 4 Hope 4 all Humanity) has tremendous potential to effect sustainable change in the lives of many people who live each day in extreme conditions. As such, the GeN "X-2" Platform can be configured to accommodate and distribute immediate donations to humanitarian organizations and individuals in any community, any remote region, most anywhere in the world. Donations are automatically transferred to the bank account of our member nonprofit organizations, NGO's, churches and schools. These direct donations will enhance Programs that have been in place for years but lack the funding to make the kind of sustainable difference in the communities in which they are intended to support.

Local Heroes Angel Card Model provides funding that will initially assist with basic necessities including adequate and improved housing, access to doctors and medicine, food, clean water, infrastructure, vocational training and education. Through our Extreme Need Fund (ENF), small short-term grants are made to families who are in need of temporary assistance due to circumstances beyond their control, (including natural disasters). Local Heroes has developed an electronic Microcredit Facility that will provide low cost Microloans to individuals/communities that have the Angel Cards or are the beneficiaries of the Programs.

Local Heroes Tourism Model combines a visitor's room key with an incentive based Program that is also now underway in our launch in Mexico. The Program is designed to instantly transfer a portion of a visitor's spending, (while providing discounts) directly into the bank account of our Member nonprofit organizations, schools and churches. This Model will be piloted in Queretaro, Guanajuato City, San Miguel de Allende and Leon, where Local Heroes has completed 36 months of preparation. All the necessary relationships with Director Generals of 3 State Government Ministries, (Tourism, Economic Development and Foreign Investment) and with the Archbishop of the Catholic Church are already in place.

Along with the features mentioned above, the GeN "X-2" Platform contains a plug and play loyalty, stored value, and gift card terminal modules that can be configured and customized to accommodate virtually any CRM Program. The Company has developed several proprietary applications and unique marketing programs that can be tailored to our Merchants/client's precise requirements. All Merchant and Cardholder donations are fully tax deductible. Program Beneficiaries receive donations from both sides of the Transaction, as donations are designated by the Program Cardholders **and** participating Merchants. Program funds are cleared each business morning to the appropriate bank account of the member charity, NGO, Church or recipient Cardholder through our ACH, (Automated Clearing House) processing facility.

Local Heroes has also secured 4 domestic and international Visa and MasterCard BIN's in support of our payroll and prepaid card programs. Local Heroes will offer an exclusive international remittance program for US to Mexico that will finally be a competitive alternative to Western Union, Green-dot & Money Gram. This Prepaid Card facility can perform the same transactions, although instead of pick-up locations, the money is transferred card-to-card in Pesos for one-third the cost and with **no** premium on the currency exchange on either side of the transaction. Local Heroes has established a solid presence in the prepaid marketplace and will leverage its relationships to create value for many of our Angel Card Programs and Micro-credit applications. Local Heroes has negotiated aggressive pricing models with their issuing banks and are able to significantly out-perform competitor's pricing. The Company also share revenues with our Sub-agents, something our competition does not.

Local Heroes has established itself as a leader in an industry that has created the technological advances/infrastructure that with optimize its Programs, products and services. The Company has established longstanding relationships with key industry partners. Local Heroes has tailored its Programs Models to offer a choice that will allow our Cardholders the opportunity to perform ethically based consumer transactions that instantly give back each and every time their Card is swiped. Not just in our local neighborhoods and communities but eventually to a market of over 2 billion people. Individuals that are forced to live in a cash-only society, in conditions of unnecessary social and economic injustice. It is time for the imbalance and disparity of circumstances to change and it is with great anticipation that all of us at Local Heroes look forward to the challenges and opportunities that lie ahead.



FOUR CARDS THAT COULD CHANGE THE WORLD...
"ONE COMMUNITY" AT A TIME...