



For Immediate Release

FSV Payment Systems, Inc. Helps CKE Restaurants Successfully Launch ePayroll for Employees

*Reduced Production and Distribution of Paper Checks will have
Significant Financial and Environmental Impact*

Carpinteria, CA and Houston, TX, JULY 17, 2008 ---- FSV Payment Systems, Inc., the leading provider of paperless payroll solutions to large employers, announced today the successful rollout of FSV's ePayroll program at CKE Restaurants, Inc. (NYSE: CKR), parent company of Hardee's and Carl's Jr. restaurant chains. The proven electronic payroll program has streamlined and reduced the cost of CKE's payroll process and substantially eliminated the paper, production, shipping and printing of payroll checks for Hardee's and Carl's Jr.

FSV's ePayroll program promotes direct deposit to employees with bank accounts (who receive a paper check) and provides *PaychekPLUS*[®] payroll cards, issued by MetaBank, to employees without traditional banking relationships. FSV's communication to and training of CKE employees on the features, benefits and convenience of electronic deposit was instrumental to the program's success. Prior to launching FSV's ePayroll program, CKE had approximately 86% of employees receiving paper checks and 14% on direct deposit for payroll. Today, that number has been reversed with more than 90% of employees on electronic payroll – either to a bank account or payroll card from FSV.

In addition to the benefits of electronic deposit for employees, the reduction in paper checks produced, printed and shipped by CKE will have significant environmental impact *"Our successful implementation of FSV's ePayroll Program as part of CKE's Green Initiative proves, once again, that fiscal and environmental benefits are not mutually exclusive,"* said Charles A. "Chip" Seigel III, CKE Corporate Counsel and head of CKE's Sustainability Program. *"We are very pleased with the immediate positive impact of our partnership with FSV."*

CKE's reduction of over 1 million paper checks per year can save 28,000 pounds of paper, prevent more than 267,000 gallons of wastewater from entering rivers and lakes, save more than 10,000 gallons of gasoline, preserve nearly 70,000 trees from deforestation and ultimately avoid emitting nearly a half million pounds of greenhouse gases into the atmosphere.

Jon Palmer, FSV's President and CEO said, "*We are extremely pleased with CKE's ePayroll results. Our mission is to ensure that employers achieve their paperless payroll objectives – employees get their money faster and more conveniently while employers save money, streamline payroll processes and conserve the environment. Everyone wins.*"

About CKE: As of its fiscal first quarter ended May 19, 2008, CKE Restaurants, Inc. (NYSE: CKR), through its subsidiaries, had a total of 3,101 franchised, licensed or company-operated restaurants in 42 states and in 13 countries, including 1,162 Carl's Jr. restaurants and 1,923 Hardee's restaurants. For more information, or to find a Carl's Jr. or Hardee's near you, go to www.ckr.com, www.carlsjr.com or www.hardees.com.

About FSV Payment Systems, Inc.: FSV Payment Systems is a leader in the stored-value and prepaid debit card industry, providing full-service programs and processing services. Founded in 1999, the company has extensive experience in payroll and benefit cards, loyalty, rebates and promotions, healthcare and gift cards. The Company is headquartered in Houston, Texas and operates a state-of-the-art Client and Customer Service Center in Jacksonville, Florida. For more information, visit www.fsvps.com.

About MetaBank™: MetaBank is a federally chartered savings bank headquartered in Storm Lake, Iowa. Meta Financial Group, Inc.® is the holding company for MetaBank, Meta Payment Systems®, and Meta Trust Company®. The Meta Payment Systems (MPS) division of MetaBank based in Sioux Falls, South Dakota, is a recognized leader in the prepaid card industry and provides innovative payment solutions delivered nationally in collaboration with market-leading partners. MPS focuses on offering specific product solutions in the following areas: (i) prepaid cards, (ii) credit cards and lending solutions, and (iii) ATM sponsorship. Meta Financial Group is traded on the NASDAQ Global Market®: CASH. For more information visit <http://www.metacash.com>.

Contact:

Deneka Scott
FSV Payment Systems
832-201-6531