



Call
1-800-621-8030 x250

To receive a laminated
Trouble Shooting poster
Filled with Bill Pay and
Verifone Information



We want to hear from you,
Email us at :

korr@fidelityexpress.com

1-800-621-8030

Money Order Customer Service	Ext. #7020	8 - 5 CST Mon thru Fri
Bill Pay Customer Service	Ext. #7030	8 - 8 CST Mon thru Fri
Credit	Ext. #7025	
Accounts Receivable	Ext. #7023	
Equipment Help Desk	Ext. #7021	
Sales / Referrals	Ext. #7026	
Shipping / Supplies	Ext. #7027	



Office: (903) 885-1283
VRU: (877) 508-0472

Fax: (877) 812-2470
Fax: (903) 885-6240

www.fidelityexpress.com



PO Box 768
Sulphur Springs, TX 75483

Pat's Perspective



Pat Odom
Division Manager

In an effort to maximize the value and effectiveness of customer communications, we have developed this quarterly newsletter to distribute to customers and prospective customers. FIDELITY EXPRESSIONS will offer Fidelity Express news, industry insights, agent spotlights and contact information.

Even though we cannot predict the future, we work hard to help shape our industry's progress and with it success for us and our customers. What we know about the future is very encouraging: the much anticipated multi-functional point of sale terminal is finally a reality.

Our dependable, insightful leadership at Fidelity Express looks ahead to spot business trends to be able to deliver solutions that help our customers take full advantage of tomorrow's opportunities. Through industry research and by listening to our customers, we take the initiative to discover what's ahead so you, our agent, can stay ahead. This anonymous quote says it best: "If everyone is moving forward together, then the success takes care of itself."

Thank you for your continued confidence and for choosing to partner with Fidelity Express for all of your retail financial services!

We are mindful of the importance of staying a step ahead. Actually, in our industry of fast paced, cutting edge technology, staying ahead is not an option. With an emphasis on service and the power of the absolute best staff behind us, we strive to provide our customers with the best possible services and up-to-date information when they need it. Ideas for the newsletter are still being explored so feedback from you, our agent, is certainly encouraged.

Bill Pay Review

by Dave Ayers

Biller List for 2004 More Billers to Come!

We've been busy this year adding new billers and here's a list of new billers we've added so far in 2004, with many more to come. If any of these billers are in your area and you'd like to add them to your terminal, please contact our office. Send your requests for research on desired billers and we will provide you with a status of your request as soon as possible. Watch for new billers being added in future newsletters:

- | | |
|--|--|
| Alabama Power (Alabama) | MCI Neighborhood (National) |
| Atmos Energy (Texas, Louisiana, Mississippi, Tennessee, Georgia, Kentucky, Kansas, Missouri) | Mississippi Power (Mississippi) |
| Bright House Networks - (Central Florida) | Pegasus TV (National) |
| Brownsville Public Utility Board (Texas) | San Patricio Electric Cooperative (Texas) |
| Clay Electric Cooperative (Florida) | Sage Telecommunications (Texas) |
| Cobb Electric Cooperative (Georgia) | Savannah Electric (Georgia) |
| Direct TV (National) | SCANA Energy (Georgia) |
| First Choice (Texas) | South Carolina Electric & Gas (South Carolina) |
| Garland Power & Light (Texas) | Tampa Electric (Florida) |
| Georgia Power (Florida) | Time Warner Waco (Texas) |
| Magic Valley Electric Cooperative (Texas) | Vycera Communications (Texas) |
| | Wood County Electric Cooperative |

Watch for more new billers in the next issue of Fidelity Expressions!



VIP Agent by L.J. Songy

Meet our very first **VIP AGENT** !

Although we have many agents who would qualify for this recognition, we have selected Tim's Food Mart in Baton Rouge, Louisiana, to be our first VIP Agent.

Hatem Sheikha, or "Tim", as we know him here at Fidelity Express has been an agent of ours since September 28, 1995! Tim's Food Mart is open 7 days a week. You will never find Tim without a smile on his face, and a kind word to all. L.J. Songy has been his representative since 1995. He describes Tim as a very dependable hard working store owner and feels very fortunate to be able to work with him. Our office staff also appreciates the cooperation he has given us over the years. He has been a pleasure to work with and a very valuable addition to our agent base. Tim is able to offer Money Orders, In-Person Bill Payments, Credit Card processing, and Age Verification through Fidelity Express.

Tim's Food Mart is a great example of how all our combined programs benefit the agent by providing customers with state of the art financial services. It is Fidelity Express' pleasure to thank Tim and recognize his business. We look forward to bringing him and his customers the very best in retail financial services for years to come! Thanks, Tim!

Inside Operations by Dolly Gilliam

- Fidelity Express continues to enhance our services through major system upgrades this year. Money order and Bill Pay Systems as well as Web Services are much more efficient with the latest hardware and software enhancements.
- Web-Services are available to customers, agents and billers alike. Agents and billers will need a secure ID and password, so call the office to obtain this access. Agents can check the status of a money order before refunding and/or view their daily bill pay transactions and download this information with sub-totals by biller.
- ACH notification procedures are scheduled to change sometime during 4th quarter. ACH totals will now be available through our VRU system by calling the assigned toll free phone number. Agents will also be able to receive this data through our web-site with secure sign-on. We will continue to send notification via fax or email as well.
- Last minute Billers added :
Dallas Water
Monarch Water
Honrsby Water
Windermere Water
TX Child Support



Fourth quarter plans include changes to procedures for draft amount notification.

They will be available via Fax, VRU, Email or Web look-up only.

Salesmen of the Year



CONGRATS!

Eric Bailey Ft. Worth, TX (left)

Brad Shaw Jacksonville, FL (right)

Co-Salesmen of the Year both pictured with Sales Manager, L.J. Songy

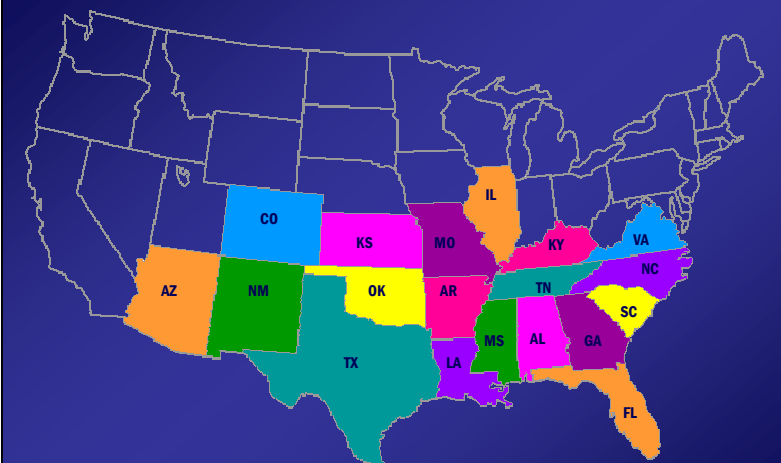


Sales 3rd Quarter '04

Hello, and welcome to our first newsletter to you, the most important people in the world to us...our customers. We are excited to be able to stay in touch with you in this way on a regular basis. We can keep you up to date on what we are doing as your partner to bring you solid, safe, and profitable new programs for your business. As you may already know, we have a tried and true Money Order program, and a state of the art in person Bill Payment program. We are now also offering a Credit/Debit Card program and are in the final stages of being able to offer you a Check Guarantee program with Check Conversion, too! And don't forget that we also have an I.D. Check on our equipment for those of you that sell liquor and tobacco. Also, thanks to all of you, and an almost daily growth in biller relations, we are licensing in 9 new states which will bring us to a total of 25 states in 2005. We're also adding 4 new sales people. Our business has been growing dramatically every year and we are glad you are here to grow with us. So until our Spring publication, we'll say THANKS from the Sales department, and all of Fidelity Express

for giving us a chance to show you how we are the best in this industry. Our programs and our customer service are second to none. And, on top of that, we have the best customers in the industry too.....YOU!

Fidelity is on the move.



Now doing business in 19 states.
Three new: Colorado, Illinois, and Virginia

Bill Pay Help Desk

- What does this message mean on terminal:
- “Invalid OCR” Scanner is not able to read the OCR line on stub; make sure you select the correct biller and run through scanner properly.
- “Invalid Acct #” Account # entered or read by scanner is not correct; please try transaction again and verify correct biller has been selected.
- “Invalid Biller” The biller you have selected is on your terminal but not assigned to your store in our main data base. Verify exactly which biller you are trying to pay and if all is correct, call Fidelity for assistance.
- “Transmission Failed” There is an interruption on the phone line during the transaction. Possible cause store interference or phone line, could be unplugged or loose.
- Why must I process money orders/cashiers checks as cash? Money orders and Cashier Checks cannot be converted to electronic transactions to go through a bank account. These paper items must be deposited into your account.
- What happens to the bill stub/check I process through the scanner? Bill Stubs and Check Images are transferred nightly at scheduled time to Fidelity’s Image Archive for future research.
- How long do I have to void a payment? It is best to always void payments within five minutes of original payment. If this is not possible voids must be done before the biller has their final close of the day. See schedule below.



Unique Close Time by Biller

If a customer is paying a cutoff notice on the day set to terminate and the billers’ close-out time has passed, please advise the customer the biller will not have the payment until the following day. They may need to call the biller to insure service is not disrupted. DO NOT void payments made earlier in the day after the individual billers’ close-out time.

2:00 PM	3:00 PM	3:30 PM		
Timewarner Shreveprt	AT&T Broadband AT&T Long Distance AT&T Wireless Brighthouse Orlando Brighthouse Tampa City Of Lake Worth Comcast Cox - West Texas Cox Cable New Orleans DirecTV Dish Network First Choice Power Hillsborough Water	Lakeland Electric Magic Valley MCI Neighborhood Pegasus Sage Telecom Scana Energy SCE&G Sprint Local Sprint Long Distance Sprint PCS Tampa Electric Time Warner - Austin Time Warner-Waco	Alabama Power Alltel Bellsouth Cingular Wireless CPL Retail Energy Entergy Arkansas Inc Entergy Gulf St-LA Entergy Gulf St-TX Entergy Louisiana Entergy Mississippi Entergy New Orleans Entergy Solutions Florida Power/Light	Georgia Power Gulf Power Mississippi Power Mutual Energy Polar Power San Patricio Ele. Savannah Electric SBC Phone Verizon Wireless WTU Retail Energy
4:00 PM	5:00 PM	11:50 PM		
Clay Electric Garland P&L	Aquasource Assurance Energy Centerpoint - Arkla Centerpoint - Entex Central Georgia EMC Cobb EMC Consolidated Greystone Power Hornsby Bend Lamar EMC Little Rock Water Monarch Utility Northland - Brenham	Northland - Crockett Northland - Navasota Northland Corsicana Northland Gun Barrel Northland Hillsboro Northland Kaufman Northland New Caney Northland Praireview Northland Stephenvil Northland Tv - Mexia Northland Tv- Flint Nueces Electric Reliant Energy	Scana EMC Gas Snapping Shoals Star-Net Taylor Electric Texas Star Energy Co TXU Energy TXU Energy Box 660106 TXU SESCO TXU Gas Upson EMC Windermere Utility	Almos Energy Brownsville PUB Dallas Water Mississippi Gas Mississippi Water Verizon Vycera Communication Wood Co. Elec. Coop.

Money Order Help Desk

- Why do I get “MO ERROR RESET”? Power cable may have a loose connection or printer head inside printer should be reset.
- Why do I get “NO FORMS LOADED” when I have forms inside printer? Your terminal does not recognize that you still have forms. Serial numbers must be reprogrammed into terminal.
- Why do I get “SERIAL # NOT FOUND” or WRONG DOLLAR AMOUNT” when I try to void a money order? Your money order serial numbers are out of sequence.
- Why can’t I void a money order that was printed on a previous day? Once the terminal closes out at midnight you will not be able to void a money order from a previous day. Call the accounts receivable department for credit.
- Why is my screen blank? Terminal needs to be rebooted or one or more of the cables is loose.
- Why is my terminal not printing a report? Printer may be out of paper (green light should be flashing), possible paper jam or may need to reboot system.
- Why do I get “JOURNAL ERROR RESET”? Power cable behind printer may be loose or damaged. May have had a power surge of electricity. Power unit down and check cables, then reboot.
- Why doesn’t my terminal transfer the money order sales each night automatically? Make sure phone line is plugged into terminal and that the line is plugged in at the wall jack. Make sure the phone line has a dial tone.
- How do I know how much will be drafted from my account? The terminal should print out a cumulative report with your draft amount on it each night when it transfers your sales data to Fidelity Express.



Compliance Concerns by Terry Harbin

If, as an agent, you sell in money orders \$1000.00 or more per day to an individual, you qualify as a Money Service Business. An MSB must be registered with FinCEN. If all you do is sell Fidelity Express money orders then you are registered by us. However, if you cash checks totaling \$1,000.00 or more for one individual you must file on your own as a

Check Cashier/MSB.

Fidelity’s policy is that no agent sell more than \$2000.00 to one individual in a 24 hour period. If an agent violates this policy they are required by the PATRIOT ACT to complete and send a Suspicious Activity Report (SAR) to the address on their form.

The IRS requires you to

keep a log of all cash transactions of \$3,000.00 or more to one person. Proper ID, drivers license, etc must be verified and recorded. The IRS also requires anyone who receives \$10,000.00 or more in cash MUST file a Cash Transaction Report (CTR) with the IRS.

Copies of these forms are in your Fidelity Express Compliance Manual.

SAR’s Reports must be completed and filed on ALL suspicious purchases totaling \$2000 or more in a 24 hr period by any one person.