

FIDELITY Expressions

THE RETAIL FINANCIAL SERVICES NEWSLETTER

Volume 10 - Summer 2009

George Bernard Shaw once said, "People are always blaming their circumstances for what they are. I don't believe in circumstances. The people who get on in this world are the people who get up and look for the circumstances they want, and if they can't find them, make them." You know, I think Mr. Shaw is absolutely right! Even though, in this tough economic climate, the retail sector has been among the hardest hit this past year. Many industry leaders however are optimistic, feeling a turnaround is in sight. I have read a number of stories about how many companies have taken advantage of the slowdown to improve their core business in response to challenges faced over the last year. Chaos often presents the ultimate opportunity for positive change. Do you find your business in need of a shot in the arm? Are you looking for new opportunities to increase profits? If you've not tried all of the financial services we offer, I hope you'll give your rep a call to discuss how we can help you find ways to not only bring new customers inside

Pat's Perspectives



Pat Odom, Financial Services Manager

your store but also better serve your loyal existing customers.

Prepaid sales are surging! Whether it's phone cards, credit cards or prepaid gift cards, you'd be wise to get in on the action. For example, store operators can capitalize on the growing reloadable cell phone card market. The top destinations for overseas calls are

Mexico, Jamaica and Haiti. Domestically, sales of prepaid mobile phone cards surged more than 30% in the 12 months ending April 30, 2009, according to Pay Spot. What are you waiting for? Let our team work with you to ensure you have the optimal mix of prepaid and payment products to maximize your revenue today as well as keep you informed on changes and trends in the industry to ensure your long-term success. Payments is a fast-moving industry and we'll make sure you are out in front of it and ready to capitalize on the newest product and service offerings in the marketplace!

We are humbled by your trust in our ability to serve your retail financial needs and we know that together we will weather this economic storm by making our circumstances work for us!! Keep looking for the circumstances you want for better days ahead!

Web Services

Be sure to log on to our website for various functionalities such as: ACH reports, bill pay reports, money order reports, payment locations and much more. Our web reports are customized to benefit each type of merchant that uses our services. For billers, we recently added a unique link that allows their customer service reps or their consumers to find any of our payment locations on their website. This provides a quick and safe way for their customers to obtain an authorized location without any special sign-on or passwords. Our bill pay location merchants now have the ability



via our website to research payments made at their store for walk in customers or for balancing purposes. Give us a call at 800-621-8030 or email us at: websitefeedback@fidelityexpress.com for more information. As we continue to move forward with new products, services, and features we would like to hear from you. What would benefit you most? Are there enhancements we could provide to better serve you via web or via the telephone? Is there a service you would like to provide to your customers? Contact us at 800-621-8030 or email us at: websitefeedback@fidelityexpress.com and let us know your requests.



Alesha Gorton
Operations Support Administrator

We've Added Even More Billers This Year!

Dave Ayres, Director of Biller Relations, 917-885-1109
Amanda Johnson, Biller Relations Specialist, 309-558-9588

Since our winter newsletter we have added many new billers and are will be adding even more this year. If you see any of these new billers that you would like added to your terminal, please contact our office. Also, please don't hesitate to send us your requests to add other billers that provide service in your area. We are only too happy to let these billers know that their customers are asking to pay their bills at your store. Keep looking in future newsletters for even more new billers being added.

Billers Recently Added:

- ** Bright House Networks
(Central Florida (cable in Florida))
- ** CoServ
(electric and gas in Texas)
- ** Cox
(Tulsa and Oklahoma City, Oklahoma)
- ** City of Denton
(electric and water in Texas)
- ** AUTHORIZED BILLERS

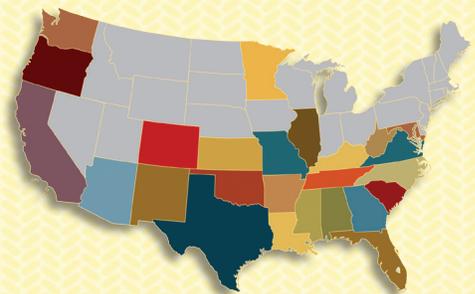
- Alabaster Water Board (water in Alabama)
- Alameda County Water District (water in California)
- Altamaha Electric Membership Cooperative (electric in Georgia)
- American States Utilities (water in California)
- Amicalola EMC (electric in Georgia)
- Bear Valley Electric Service (electric in California)
- Bend Cable Communications (cable in OR)
- Berkeley Electric Cooperative (South Carolina)
- BTC Broadband (formerly Bixby Telephone Company (Oklahoma))
- Cellular South (mobile phone in Alabama, Florida, MS, and TN)
- Cimarron Telephone (phone and cable in Oklahoma)
- City of Clovis (water in California)
- City of Edmond (electric and water in Oklahoma)
- City of Hanford Utilities (water and sewer in California)
- City of Keller (water in Texas)
- City of Manassas (electric and water in VA)
- City of Merced (water in California)
- City of Modesto (water in California)
- City of Mustang (water in Oklahoma)
- City of Napa (water in California)
- City of Nederland (water in Texas)
- City of Ontario (water in California)

- City of Orange (water in Texas)
- City of Palo Alto (electric, gas and water in California)
- City of Petaluma (water in California)
- City of Pleasanton (water in California)
- City of Portland TX (water in Texas)
- City of Port St. Lucie (water in Florida)
- City of Rockport (water in Texas)
- City of Roseville (electric and water in California)
- City of Sachse (water in Texas)
- City of Sacramento (water in California)
- CMA Communications (cable/phone/internet in LA, MS, NV and Texas)
- Contra Costa Water District (water in California)
- Eastern Municipal Water District (water in California)
- El Paso Water Utilities (Texas)
- Escambia River Electric Cooperative (electric in Florida)
- Fayette Electric Cooperative (Texas)
- Florida Public Utilities (electric and gas in Florida)
- Galveston Water (water in Texas)
- Greenville Utilities Commission (electric, gas and water in NC)
- Habersham Electric Membership Cooperative (electric in GA)
- Huntsville Utilities (electric, gas and water in Alabama)
- Jackson Electric Membership Cooperative (electric in GA)
- Joe Wheeler Electric Membership Cooperative (Alabama)
- Knology (cable in Alabama, Florida, GA, MN, SC, TN)
- Lake Region Electric Cooperative (electric in OK)
- Los Angeles County Waterworks (water in CA)
- Lubbock Power and Light (electric in Texas)
- NWP Services Corporation (apartment utility billing service) (All states)

- Oklahoma Electric Cooperative (electric in OK)
- Orange County Utilities (water and sewer in Florida)
- Sacramento Suburban Water District (water in CA)
- Shenandoah Valley Electric (electric in VA and WV)
- Singing River EPA (electric in MS)
- Southwest Texas Telephone (phone in Texas)
- Starstream Cable (now Wave Communications - cable in CA)
- Sumter Electric Cooperative (Florida)

Authorized Billers Being Implemented:

- ** Bandera Electric Cooperative (electric in Texas)
- ** Community Water Company (water in Texas)
- ** Credit Collections Service (bad debt collection service for accounts in NC, SC, VA, and WV)
- ** dPi Energy (prepaid electric in Texas)
- ** New Braunfels Utilities (electric, water and sewer in Texas)
- ** Riverside Water Supply Company (water in Texas)
- ** New Orleans Sewerage and Water Board (LA)
- ** Snapping Shoals Electric Membership Cooperative (electric in GA)



VIP Agent: Cliff's Check Cashing

Fidelity Express has a long time association with Cliff's Check Cashing Stores and its owners, Clifford Schein and Ben Schepps. They were one of the original sellers of Fidelity Express money orders in the late 1980's and one of the first agents to offer our bill payment services. The company was founded in Lewisville, Texas in 1986 by Clifford Schein and subsequently joined in 1993 with Ben Schepps to form the foundation for the stores they own and operate today. In 2006, Pat Uchachote joined Cliff's as Vice President of new store and product development and since that time the company has expanded to 25 locations serving North Texas.

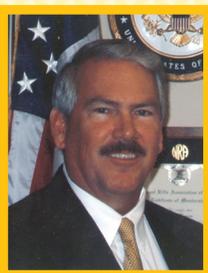
Cliff's Check Cashing Stores and Fidelity Express have been terrific partners. Together, we enable thousands of consumers to pay their bills monthly at Cliff's locations. Cliff's stores are located in six North Texas counties including Dallas, Collin, Denton, Tarrant, Ellis and Grayson. The company goal is to be the "Value



Cliff's newest location on Ferguson Road in Dallas, Texas

Leader in Check Cashing." In addition to offering value priced check cashing, Cliff's also offers the following services: money orders, money transfer, pre-paid debit cards, small personal loans, gift cards, Fidelity XPressPay bill payments, private mail box services and Texas Lottery. The outlook is bright for Cliff's and Fidelity Express as we continue our growth together in expanding throughout the Metroplex and continue to offer affordable financial services to North Texans.

Cliff's goal of being the "Value Leader in Check Cashing" by offering the best possible service at the lowest possible price makes them a perfect partner for the Fidelity Family since we share the desire to be a value leader. We look forward to many years of growth together as we continue to look for ways to serve our customers better. We appreciate the support and loyalty of Cliff's Check Cashing Stores all these years.



Terry Harbin,
Credit/Compliance Manager

Compliance Corner

New Website For Money Services Businesses (MSBs)

The Financial Crimes Enforcement Network (FinCEN), a bureau of the U.S. Department of the Treasury, has launched new information on its website for money services businesses. This website provides guidance, updates, forms, reference materials and more. You can also sign up for email notifications of news, events and announcements. Some of the following MSB reference materials are available on the website in English and seven other foreign languages:

Bank Secrecy Act Requirements

A Quick Reference Guide for MSBs

Reporting Suspicious Activity

A Quick Reference Guide for MSBs

Money Laundering Prevention

An MSB Guide

MSB Materials Order Form

To access these materials go to www.fincen.gov and then follow the links to "Money Services Businesses" and then to the Quick Links for "MSB Materials" under "MSB Useful Tools/Information".

These materials can provide valuable guidance to you in assessing your responsibilities as an MSB. As always, you can contact Fidelity Express at 1-800-621-8030 ext. 7025 for any assistance that you may need.

Getting To Know Our Staff

Pictured are members of the Accounting/Administrative department. They handle Fidelity's accounting functions including cash management, accounts payable, state licensing and other financial reporting as well as human resources and item research. These ladies bring years of experience to the Fidelity team and are always available to assist you.



Here's Your Sign

Advertising is essential to generate customer traffic. If more advertising can benefit your business, Fidelity Express has several options for you. We provide signage for our agents at no additional cost. For assistance please contact your rep or call 1.800.621.8030. Ext. 221 for more information.

We Accept Payments For



Pay Your Bills Here!



We Accept Payments For:



ALL CHECK PAYMENTS WILL BE ELECTRONICALLY DRAFTED FROM YOUR BANK ACCOUNT.

Black Bills Post in 2 to 3 Business Days

Red Bills Post Within 24 Hours

Pay Your Bills Here!

Payments post same day!

All check payments will be electronically drafted from your bank account.





Important Bill Pay Agent Information

New Check Processing Procedures for Walk-In Bill Payments

Check processing procedures have changed to eliminate the need for multiple scans on large check payments. Previously, if a customer was making a payment for \$14,000, the transaction had to be split into two checks, for instance, one for \$9,000 and another for \$5,000. This transaction can now be processed as a single transaction. However, the new limit for a single check transaction is \$25,000.

As always, when processing checks, remember to stamp the front of the check, have the customer sign it, and then give the check, along with the receipt and bill stub, to the customer.

Bill Payment Checks & Money Orders

Fidelity Express electronically converts all checks and money orders at the time a bill payment is processed. Agents collect fees for the transaction in cash.

DO NOT DEPOSIT any check or money order into your bank account. Agents will be responsible for overdraft fees if the customer's account is debited twice.

If a customer wishes to pay a bill with more than one money order, please run separate transactions. Since money orders are processed as image replacement documents, they cannot be processed in a multiple transaction. Stamp each money order, have customer sign authorization, then scan the money order. When transaction is completed, give the money order, transaction receipt and bill stub back to the customer.

Bill Payments for Non-contracted Billers

Payments made to non-contracted billers MUST be paid in CASH and cannot exceed \$2,997.

Scanner Light Alerts



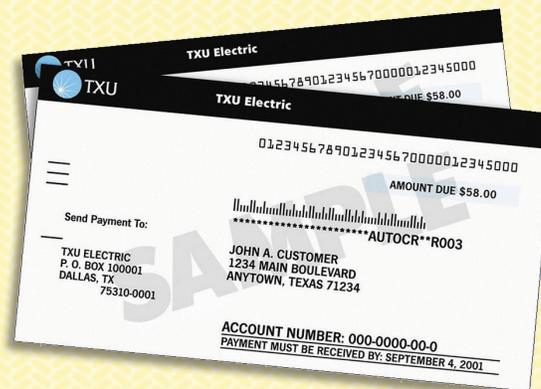
If the Scanner light is flashing "RED" this means your images did not upload overnight and could interfere with accepting payments. It is urgent that you call so we can upload these images from your scanner. Please contact us at 800.621.8030.



If the Scanner light is orange, this means it is in idle mode.



If the Scanner light is green, this means the payment is processing, do not press clear if the green light is on.



FIDELITY Expressions

Helpful Contact Information

1-800-621-8030



Money Order Customer Service.....	Ext. 7020	8 to 5 CST Mon thru Fri
Bill Pay Customer Service.....	Ext. 7030	8 to 5 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.....	Fax (877)812-2470
VRU.....	(877)508-0472.....	Fax (903)885-6240

Our Business Is Making Yours Better!



PO Box 768
Sulphur Springs, TX 75483