

**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

**Pat's Perspective** by Pat Odom, Division Manager



I hope 2006 was an awesome year for you! The year at Fidelity Express was exciting and challenging as usual. As the year comes to a close, and our minds turn to celebration and remembrance, let's spend a little time on reflection. Ask yourself where have I missed opportunities to get stronger, smarter, happier or healthier? Where have I brought love and caring to my work and relationships?

Where have I been inspired and where have I inspired others? Where did I find places to make my customer's lives easier? Opportunities for positive change lie everywhere!

I challenge you to take the time to review the past year and create a vision of what your new year is going to look like. What is your main focus in 2007? How can you use the lessons you learned to enhance your operation? What are you going to do to stay ahead of your competition? No doubt about it, in 2007 we'll encounter some new challenges and enjoy some successes.

It is said, "Be committed to doing today what others won't, so tomorrow you can do what others can't." Celebrate and appreciate all that you've done this year to make the lives of others easier, happier, more fulfilling or brighter.

Join us as we "Power UP" for 2007!

**Bill Pay Review** by Dave Ayers



**WE KEEP ADDING MORE AND MORE BILLERS!**

More and more billers are recognizing our walk-in bill payment service is the best in the industry. We've added new billers since our last newsletter and we have several currently being implemented. If any of these billers are in your area and you'd like to add them to your terminal, please contact our office. Also, please send your requests for research on other billers in your area you'd like added to your terminals, and we'll provide you with a status on your request as soon as possible. Keep watching for new billers being added in future newsletters

**Added:**

- Aquila (electric and gas in CO, KS, and MO)
- City of Arlington (water in Texas)\*
- City of Wichita Water (water in KS)
- Cox Cable Kansas (cable in Kansas and Arkansas)\*
- Cricket Communication (competitive phone in 20+ states)
- Duke Energy (electric in NC and SC)
- Frontier Communications (local phone in 24 states)
- Fourth Ward Water District (water in Louisiana)\*
- McLennan County Electric Cooperative (electric in Texas)\*
- Nashville Electric Service (electric in TN)
- Nashville Gas (dba Piedmont Natural Gas, TN)
- Northwest Natural (gas in Oregon and Washington)\*
- North Carolina Natural Gas (dba Piedmont Natural Gas)
- Piedmont Natural Gas (gas in NC, SC, and TN)
- Portland General Electric (electric in Oregon)\*

- Qwest (local phone in AZ, CO, NM, OR and WA)
- San Antonio Water Company (aka SAWS - water in TX)
- Sam Houston Electric Cooperative (electric in Texas)\*
- Yazoo Valley EPA (electric in Mississippi)\*

**Being Added Soon:**

- Bright House Networks – Birmingham (cable in Alabama and Florida Panhandle)\*
- Cebridge Connections (cable in 19 states)\*
- City of Arlington Municipal Courts (traffic warrants in Arlington, Texas)\*
- City Public Service (electric in San Antonio, Texas)\*
- Electric Now (retail electric provider in Texas)\*
- Public Service of Oklahoma (AEP) (in implementation)

\*Authorized billers





ture is a solid and sound foundation. A great part of our foundation is and always will be the entire Fidelity Team. The rock solid pillars for our strong foundation is and always will be our customers. Without them, we could not have built what we are today. One of those rock hard pillars is Don Corbitt and his team at Double D Foods.

Don has been a Fidelity customer since 1991 when he first started offering money orders. Don currently has 6 locations with us. Double D added our Fidelity XpressPay service in February of 2001. I am happy to say his bill pay transactions are now 3 times more than his money order sales. Congratulations, Don! Our billers tell us that Double D is providing a valued service to the towns and communities in which they are located. We can always count on Don and his Double D team to embrace new and meaningful services they can provide to their patrons. In fact, Don is always interested in what new products and services we are researching, developing and testing.

As many of you are aware, all Fidelity upgrades and new products have to meet a very high quality of standards as well as fulfill the needs of all of our billers, store owners/agents and end users. We will not release anything until it does. A huge part of our research and development is testing a new product in a store environment. Don's team is always willing to help us test, evaluate and provide exceptional feedback. That feedback helps us provide products that will meet and exceed expectations. Thanks, Don and Double D! You are our VIP Agent this month and every month.

by Terry L. Hair  
National Marketing Manager

## VIP Agent: Double D Food and Fuel

It is time to celebrate! Fidelity had a great 2006! We are happy to announce we are now in 26 states and growing. The New Year is usually the time to review the past and look to the future. That is exactly what I have been doing. I was thinking about our past years' goals and accomplishments and looking at this years as well. I took a look at how we got to where we are today and came up with some excellent answers that I will share with you throughout 2007.

Any engineer will tell you that the secret to any great struc-

## Fidelity XpressPay Team Expanding



Fidelity Express is pleased to announce Amanda Johnson joined our team this fall as our Biller Relations Specialist. Amanda comes from MidAmerican Energy, a major electric and gas utility headquartered in Illinois. Her years of experience in the utility bill pay sector will enable us to grow our bill pay service at even a faster rate. Amanda's primary focus will be to promote Fidelity Express' services as well as to encourage utilities to join our growing list of authorized billers. Fidelity Express is proud to offer billers, agents and consumers alike real-time, automated, walk-in bill payment services. Amanda will work with Dave Ayres, also a Biller Relations expert, who joined Fidelity Express four years ago after working as a utility bill payment manager in Verizon, one of the country's largest telecommunications companies. Welcome aboard, Amanda!

Watch for more New Billers in the next issue of Fidelity Expressions!



## CREDIT DEPARTMENT



### Featured Department

Fidelity Express Credit Department under the guidance of Terry Harbin began in April of 1992. Over the past 14 years the "Credit Team" has grown from 2 members to 9. The department has 3 members who have earned their Certified Business Associate designation, Kelly Patterson our Credit Supervisor and two Credit Specialist Janet Clark and Ruth Palmer. This designation requires a very large time commitment and effort but it allows them to be more proficient and knowledgeable at their positions. This designation is issued by the National Association of Credit Management. Newer team members include Amanda Reams, Lorena Andrews, Peggy Glass, Carla Cordova, and Cindy Caviness.

The Credit Team is responsible for serving our clients

in the application and approval process for our financial services including money orders, walk-in bill payment, credit cards and most recently money wiring services through our partner Travelex. In addition to the application process, the team monitors over 5,000 clients in 24 states. This monitoring process involves many aspects of our compliance program including Anti Money Laundering [AML]. The AML segment has become critical since passage of "THE PATRIOT ACT" and the Bank Secrecy Act changes were made in 2002. In the event of an Internal Revenue Service Title 31 Audit, the Credit team provides vital information for the client and for the IRS agent to assist them in their audit. Fidelity Express and its clients want to do everything possible to prevent money laundering and to assist the government in their efforts.

The Credit team, as well as all the Fidelity Express team members strives to provide the best customer service possible. We believe that we should treat our clients the way we would want to be treated. I firmly believe that this philosophy separates our Family and its members from the other Companies with similar products. I am proud of each and every member of my team, and I know they represent the best values of Fidelity. I congratulate them on their continued efforts; they have turned what could be a negative experience into a positive encounter.

Terry Harbin  
Compliance Officer/Credit Risk Manager

## Same Customers...More Transactions...\$\$\$\$



### ONE TERMINAL...THE TOTAL SOLUTION!

Call us for additional Financial Services today.

- Money Orders
- Walk-In Bill Pay
- Credit/Debit Card
- Wire Transfer
- Age Verification