

## 2009 Winter News Extra

## Financial Institutions

### A Special Message from your Friends at CashTrans

*During this holiday season our thoughts turn to families, friends, and colleagues. We are so appreciative of the many wonderful relationships we enjoy with folks in the financial industry and also are thankful for the wonderful customers that put their trust in CashTrans and our products and services.*

*We never take our relationships lightly and will always work hard to earn your business throughout the year.*



**Best Wishes for a Merry Christmas and Happiest of New Years from all of us at CashTrans.**

### Industry Facts



The market for prepaid debit cards in the U.S. is currently estimated to be approximately \$81 billion. More than one-third of consumers recently surveyed, who purchased gift cards in the last 12 months, said they expected to spend more on gift cards during the next 12 months, and 9.1% said they expected to spend "significantly more."

Source: Packaged Facts

### Payment Systems Today - Strategic Tips on how to Compete Now and in the Future.

*No time in our history has so much change and innovation occurred together during a time of economic challenge. Financial institutions of all sizes whether banks or credit unions are scrambling to stay abreast of the fast moving changes in the EFT payments arena yet having to deal with the reality of an economy in stress.*

*The purpose of this article is to suggest several tips both strategic and tactical that might help your institution cope as you prepare and roll out your EFT payment system strategies for 2010 and beyond.*

**First**, you must understand, the best you are able, your payment systems customers, their profile information, activities and value. This understanding is fundamental to any institution's plan to grow its franchise by attracting new customers that are of value.

**Second**, insure that you have the major opportunities covered. Every financial institution's customer wants attractive and useful card payment options. Evaluate carefully and confirm that you offer the key products such as credit, debit, prepaid and they are reasonably competitive. If not make adjustments! You will always have plenty of time and opportunity to offer new products.

**Third**, determine if your institution meets the major convenience needs of your customers, i.e. easy to use online banking tools, convenient branches and ATM locations, etc. So often it is made very difficult to grow because institutions leave convenience out of the equation.

*These are just 3 key elements necessary to plan for a successful EFT payments strategy. For more information contact Russ Schoper at [russ.schoper@cashtrans.com](mailto:russ.schoper@cashtrans.com) or 770.740.9979.*

## 2010 Opportunities from CashTrans

**Ask Yourself Two Questions:** What products and services do you use on a regular basis that may deliver substantial costs savings if sourced by a lower cost value supplier? What products and services can I offer that will be inexpensive to offer yet generate incremental income? These questions are just two that CashTrans management has been researching for many months on your behalf. We believe we have found several new products and services that we can offer that may substantially reduce ongoing expenses at your institution without sacrificing quality or service. We have also discovered opportunities which may generate ongoing incremental income for your institution.

**Please be on the lookout for great news in the weeks and months ahead from CashTrans....**

*We are working hard to earn your business everyday!*



### *THE INTERNET - A BOOM & A BUST*

*All of us would agree that the Internet is a wonderful and mind-blowing information and communication resource. It gives us tremendous control and access to information beyond our wildest dreams.*

*However, due the nature of its open design, spammers and fraudsters flourish by pirating email addresses and dumping incredible amounts of unwanted information into our mailboxes.*

*We of course use a wide variety of methods to minimize this and possibly one of the best ways is through Blocked Senders and Safe Senders lists.*

*CashTrans respects the privacy of our clients and prospects and works hard to only send information that is informative and useful. We recognize that unsolicited email, commonly referred to as spam, represents a significant problem and we respect the efforts of email services, Internet Service Providers (ISP), and individuals to take control of their inboxes. From time-to-time, our email communications may be mislabeled as spam by an ISP or anti-spam software.*

*To ensure that emails aren't confused with spam, please add the following email address and domain address to your email address book: [media@cashtrans.com](mailto:media@cashtrans.com) and [@cashtrans.com](mailto:@cashtrans.com).*

*If you are concerned that messages from CashTrans may still be blocked, please review the anti-spam policy of your email service provider and follow their guidelines for adding CashTrans to your Trusted or Safe Sender list.*

*For more information, please contact your primary email service providers or Russ Schoper, Marketing Director at CashTrans at 770.740.9979.*