

ANSWERS OUT LOUD



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Special points of interest:

- The Holidays are here!
- Answers, etc. Partners with Coinstar.
- Reach a new market with the Internet Lending Module or our new Mobile Check Cashing Module.
- How to stay competitive in tumultuous times.

Season's Greetings



we do consider ourselves a family. From the sales guys up front, to the programmers and database guys in the "think-tank", to the account managers and technicians in the back, the Holiday season is a time of eating, working,

We, at Answers Etc., want to take this opportunity to wish you and yours a very happy Holiday season. As many of you know, we have been in business for over 19 years and are located in the Dallas / Fort Worth area. We have several employees who have been with us for over a decade and, as corny as it sounds,

taking a cookie break, playing a practical joke on someone and eating some more! Of course, we'll stop and enjoy our annual "White Elephant gift swap and exchange" on Dec. 21st.

2007 has also been a year of great growth. We opened up a second office

in Vancouver to head up our internet lending module. We added several new employees in programming, sales and technical support. We added new modules to PowerCheck32 including installment loans, mobile check cashing, barcode scanning, currency conversion, integrated new 3rd party interfaces like Coinstar and Pay-O-Matic, added new check scanners and biometric devices, bilingual interface for tellers, automated OFAC compliance and many, many other features.

Again, we hope you enjoy this season and we want to thank you for being an Answers' customer.

-Don Brazell

PRODUCT SPOTLIGHT

As a leader in prepaid products, Coinstar can help you capture your share of the growing prepaid market and drive new traffic to your stores. From wireless airtime and long distance minutes, to America's favorite gift cards and prepaid debit cards, Coinstar's robust product portfolio is sure to add value to your business. Best of all, Coinstar is now integrated into your PowerCheck software so transactions are easy and seamless. Also, there is no inventory to purchase or maintain. All point of purchase materials will be supplied at no charge. Please call Answers, etc. sales department for more information.



-Todd Pebles

NEW FRONTIERS

In this issue we will cover two of the most exciting new features to come out of production this year! Both of our new modules will give you the opportunity to expand your horizons and reach customers that you normally wouldn't be able to reach.

The first item is the *NEW* PowerCheck Internet Lending Module. On June 1, 2007, Answers opened a Vancouver, WA branch and officially kicked off development on a new internet lending product. The Northwest location is the facility for Answers to develop, market, sell, and support the PowerCheck Internet Lending Module. This piece will allow customers to seamlessly add online lending to their existing brick-and-mortar operation, or accommodate online-only merchants.

This new module will allow our customers to easily design and configure a custom website that is tailored to their own personal tastes and business rules. No two websites will look alike as custom configuration tools are easy to use and very flexible. Once the website is in place, a whole

new market will be opened up to lending operations regardless of geographic location. Not only will the Internet Lending Module integrate with the top lead generation companies but it will also scrub your leads through some of the top identification verification systems on the market such as CL Verify and Selling Source.

This innovative new solution will not only allow you to gain new market share over the web but will also offer your existing customers a convenient new avenue for borrowing, making payments, and controlling their accounts from the comfort of their homes. The new Internet Lending module will utilize our time tested PowerCheck32 engine for the backend data processing allowing your internet customers to flow directly into your current operation. This will allow you to use your existing infrastructure, collection practices, and call center to work your loans from start to finish. Look for the PowerCheck Internet Lending Module to be available first quarter of 2008.

Secondly, the *NEW* Mobile Check Cashing Module is now available. No longer are you restrained by walls and networks. Bring PowerCheck32 on the road! For operators interested in taking business to the customer, Answers, etc. now offers a mobile solution. Take laptops on the road, conduct business, and then re-sync the whole fleet of mobile check cashing vehicles when they return! With Mobile Check Cashing, a merchant can reach customers that they may not have previously been able to reach. And, since internet connectivity in a mobile environment can be tricky, with our new mobile solution it is no longer a concern.

Call your Answers, etc. sales representative today for further information about adding our mobile solution to your operations.

~Kyle Silcox

"PowerCheck32 now features the integration of a bar code reader to facilitate high volume point of sale operations. Unlimited quantities of inventory can now be scanned into PowerCheck32 allowing for easier controls and maintenance."

Capture New Market Share



TECHNICAL TIDBITS

Spyware is an 'aggressive commercial software' that uses various methods to install itself on your PC and usually takes the form of a malicious advertising tool. Spyware can do one, some or more of the following: display advertising pop-ups

at random times while browsing. Change your browser's 'Start-up Page' and/or the browser 'Search Page', add unnecessary toolbars to your browser, send information about your web browsing off-site, log keyboard input, and

slow down your PC.

How does spyware get on your PC? The answer is several different ways: Trojans, delivered by viruses install spyware or call down spyware from the web.

Free software, like music sharing programs, come bundled with spyware. Some web sites drop spyware directly onto your PC.

Protect yourself: Always make sure your operating system is up-to-date. Be very suspicious of all free-ware/shareware including: music sharing programs, web accelerators, spam blockers, anti spyware programs (yes even some anti spyware programs masquerade and do just the opposite of what they claim), and anti-spam programs. Only download programs whose reputation you trust.

Symptoms: Random pop-up messages, very slow running computer, computer freezes up often, homepage for web browser has changed, and additional

toolbars on your web browser are a few of the most common symptoms of spyware.

Solutions: Many kinds of unwanted software, including spyware, are designed to be difficult to remove. If you try to uninstall this software like any other program, you might find that the program reappears as soon as you restart your computer. If you're having trouble uninstalling unwanted software, you may need to download a tool to do the job for you. Microsoft offers a free tool called Windows Defender. It should be installed and continuously running, even if you don't currently have a spyware problem. Several companies offer free and low-cost software that will check your computer for spyware

and other unwanted software and help you remove it, as well. One such software is called Ad-Aware. Additionally, some Internet Service Providers (ISP) include anti spyware software in their service packages. Check with your ISP to see if they can recommend or provide a tool.

~Brad Copeland

"Many kinds of unwanted software, including spyware, are designed to be difficult to remove. If you try to uninstall this software like any other program, you might find that the program reappears as soon as you restart your computer."



Santa, I don't get it... I balance to the penny each day, but I'm still short.

Simplicity | Security | Success



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We find our success in yours.



Dedicated to the demands of the financial services industry, Answers, etc. is in its 19th year of operation, supplying the industry's best solutions in both software and hardware. Today with over 6000 teller stations in place across North America, we have become a leader in this competitive market.

Mission Statement: Answers, Etc. was founded with the understanding that our success would depend on our ability to provide consistent, exceptional customer service and support, while offering the industry's highest quality products.

We strive to forge long-term relationships with every client based on mutual respect and business ethics; we find our success in yours.

Staying ahead of the game in 2008

2007 was a turbulent year for the financial services world. Intensifying heat from consumer groups, new legislation, and increasing competition have all had adverse effects on the industry on a national scale. However, despite all the negativity, the industry continues to grow and thrive. The following are some thoughts to help fortify, expand and diversify your business to endure forthcoming storms:

Consider alternative products: Expanding your product selection

- Check Cashing – Many payday lenders do not cash checks in their locations. By offering check cashing, merchants can increase revenue and foot traffic, as well as offer other ancillary products to those new customers that usually don't have checking accounts – money orders, wire transfers, bill pays, etc.
- Payday Loans – Though most are offering payday loans where allowed, some check cashing operations have still not taken the plunge.
- Internet Payday Loans – In addition to offering the payday loan product within storefronts, many merchants are endeavoring to offer payday loans online. Risk can increase exponentially, but there is ample opportunity for reward given the right systems.
- Installment Loans – Increasing in popularity, installment loans are often a good alternative to payday loans where payday loans are not permitted, highly restricted, or under scrutiny.
- Debit Cards – Selling, loading/reloading, and using debit cards in lieu of cash disbursement, is becoming widely

accepted by consumers.

Geographic diversity: Since, in most cases, restrictive legislation is state-specific, having locations in multiple states can distribute risk. Depending on the region, it may be beneficial to expand across state lines.

Compliance: Ever-tightening regulations have made it very difficult to comply with local, state, and federal regulations. Staying on top of developing legislation is critical to surviving the political and regulatory tempest that is occurring today.

Choose the best software solution: Selecting the correct suite of software to run a financial services operation is essential. Make certain that the provider is integrated with the appropriate 3rd party systems – money orders, wire transfer, prepaid cards, debit cards, ach, check 21, etc. - and that all transactions can be performed from one POS system. This eliminates double entry, double work, and much human error. Data should be shared on a real-time basis, and cash accounted for on an enterprise level. Finally, compliance-related concerns should be automated, taking the human component out as much as possible.

As challenging as 2008 may look to some, there are as many who view next year optimistically, and are arming themselves with the necessary tools to grow their businesses.

–Scott Merritt