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CASH AMERICA PAWN BUILDS PROGRAMS TO CHANGE PERCEPTIONS

(Fort Worth, Texas) -- All companies have high expectations that their employees will provide an elevated level of customer service. Their objective is simple: keep customers happy and keep them coming back.

Cash America Pawn is no exception. It is just one company in the pawnshop industry taking positive steps to change perceptions of the pawnshop.

Cash America's management started two programs to ensure quality service and encourage customers to visit their stores more frequently.

First, it's Cash America's "Count on Us" customer service program. This aggressive management program encourages employees to focus on the customer. The program is designed to motivate them to provide high quality and efficient service.

"Cash America uses the "Count on Us" program as a vehicle to monitor and improve our customer service skills while expanding and growing our business at the same time," said Tim Gilroy, customer service manager.

"Count on Us" has two components: (1) store visits and (2) awards and recognitions. It also includes the use of posters, customer comment cards, "Count on Us" buttons, special winning name tags and customer service videos.

The store visit program uses mystery shoppers and Cash America management to evaluate the level of customer service by individuals and each store. The mystery shopper visits or phones selected stores each month and scores customer service from a

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checklist of criteria. The mystery shopper visits are supplemented with visits from members of Cash America's management team every six months. Based upon the number of points received, awards are given to individual employees and stores for outstanding customer service.

Individual service awards are given based upon mystery shopper and phone reports, management visit results and customer comment cards. If an individual scores 90% or above, they receive an extra paid vacation day, a special name badge and a framed certificate of recognition. All individual awards are given on a quarterly basis. Store service awards are graded in a similar fashion with the top stores receiving trophies and monetary awards each quarter.

Cash America's second program is for customers. The V.I.P. program is a frequent "user" program that rewards each customer for using Cash America's loan services or for purchasing merchandise. The program is designed to encourage customer loyalty to Cash America.

The program is based upon a point system. One point is equivalent to one dollar of either a retail purchase or an original loan. Any customer can obtain a V.I.P. card and the points are issued to them at the time of the transaction. Customers can also receive points for layaways at the time the final receipt is written, as well as for bringing in new customers.

As an added bonus, a V.I.P. customer can earn 200 extra points if they bring in a friend who completes a minimum \$50 transaction, loan or retail purchase. Once the V.I.P. receives 500 points, a certificate worth \$25 is issued to the V.I.P. customer. The customer can then obtain a new V.I.P. card and begin accumulating points.

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The "Count on Us" customer service program and the V.I.P. program are just two examples of the positive steps Cash America is taking to help change the perception of the pawnshop.

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