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CHANGING PERCEPTIONS

(Fort Worth, Texas) -- It's a new era for pawnshops. The images of the past -- poorly lit stores and crowded shelves have given way to brightly lit stores with employees that place an emphasis on customer service. However, pawnshops have always offered one thing to their customers: A simple process for borrowing a small amount of money in exchange for a piece of collateral and valid identification.

Today while this demand for small, short-term personal loans continues, what has changed is that pawnshops, such as Cash America Pawn, are now recognized as more than just a means for quick cash. Dedication to customer service, newly remodeled stores, and an emphasis on high quality merchandise mean that pawnshops are not only a credible financial source but also offer a broader range of services and products to more customers.

Just as in any business, customers have certain expectations. Cash America and others realize this and have taken steps to improve customer service, making certain that customers feel welcome and comfortable in their stores. At Cash America, managers are trained to always identify the customer's needs.

Cash America, through the use of mystery shoppers, continually monitors and improves customer service. Pawnshop customers are finding that they appreciate the pleasant, confidential and convenient service that pawnshops offer them today.

(MORE)

PAGE 2 / CHANGING PERCEPTIONS

Improving customer service is just one way pawnshops are working to change the perception of their industry. In an effort to create a new image, pawnshops have a new look. Today, pawnshops, such as Cash America, are in good, safe locations. The stores are devoid of the traditional image of the bulletproof Plexiglass and iron-bar converted windows. The stores are meticulously clean and designed with bright track lighting and signage that identifies the various sections of the store.

The merchandise is creatively displayed and kept in top condition. Many pawnshops, such as Cash America, are implementing a computerized system to monitor both the loan and retail operations on a store-by-store basis. The system will greatly improve store efficiency in serving customers. Good locations, pleasing aesthetics and modern management techniques of today's pawnshops are bringing new customers into the stores for the first time.

In the continued effort to attract a broader scope of patrons, pawnshops are also working to dispel the consumer's perception of them as fences for stolen merchandise. At all Cash America stores, customers are required to provide their driver's license and the serial number of each item they pawn. Cash America forwards descriptions of all pawned items to the police for a screening period before they are put on the shelves for re-sale. Today's pawnshop offers honest and trustworthy business transactions that invite a wider variety of customers to seek their services.

As long as people continue to need money, Cash America will continue to offer excellent loans and great retail prices to its customers. The entire pawn industry is taking notice of how the public perceives its business. Cash America is leading the way in finding new avenues to assist customers. Its stores are creating a better business atmosphere. All this is attracting a broad spectrum of people through their doors for the first time -- and bringing back repeat customers in growing numbers.

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