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Tower Federal Credit Union Chooses Dynamic Card Solutions' Instant Issuance Technology

Largest Federal Credit Union in Maryland Implements CardWizard to Instantly Issue Debit Cards

Englewood, Colo.—(January 22, 2007)—Dynamic Card Solutions (DCS), developer of CardWizard®, the leading instant issue and PIN selection software application for financial institutions, today announced that Maryland-based, Tower Federal Credit Union, the largest federal credit union in the state and one of the largest in the nation, has implemented CardWizard to instantly issue debit cards to its more than 115,000 members.

Committed to service excellence, Tower Federal Credit Union's management identified a need to reduce the time associated with members receiving debit cards after applying for a new account or replacing lost or stolen cards, which could be as long as 14 days.

After evaluating several options, Tower chose DCS' CardWizard to increase debit card service levels, recognizing the product's affordability, open-system design, and ease of integration with its core processing system. Following a successful pilot program, Tower has implemented CardWizard in all of its branches and trained 75 team members on the CardWizard system. Since introducing the system last year, the credit union has instantly issued more than 9,500 debit cards.

"Our members love the fact that they can now walk into a branch, and within minutes, get their debit card with their own selected PIN and leave with their card that's ready to use," said Vickey Rohde, senior analyst of research and development for Tower. "Even if they are outside the state of Maryland and they need their card replaced, with CardWizard we can instantly issue a card and overnight it to them anywhere in the world. I don't think you can ask for better service than that."

"The implementation of DCS' instant issuance technology reaffirms Tower Federal Credit Union's commitment to customer convenience," said John Wallace, northeast region sales manager for DCS. "In addition to convenience, CardWizard offers improved efficiencies throughout Tower and has contributed to increased revenue through interchange fees, a result of getting active cards to customers sooner. It's a win/win solution for everyone."

With more than \$1.5 billion in assets, Tower's membership is comprised of companies, businesses and associations, including the City of Laurel, Howard County government, the Federal Communication Commission, the National Security Agency, General Dynamics, Netcom, and OfficeMax, among many others.

About Tower Federal Credit Union

Based in Laurel, Md., Tower Federal Credit Union is the largest federal credit union in the state with over \$1.5 billion in assets. It provides a full array of financial products and services and serves over 115,000 members worldwide. Tower's field of membership includes companies, businesses and associations located in its primary service area. More information can be found at www.towerfcu.org.

About Dynamic Card Solutions

Founded in 1996 and a wholly owned subsidiary of Dynamic Solutions International, Dynamic Card Solutions is an innovative developer of instant issuance and PIN selection solutions for banks, credit unions and retailers. Dynamic Card Solutions is the leading instant issuance provider for Visa® and MasterCard® debit cards in the United States. The company offers fully integrated solutions that allow financial institutions and retailers to quickly and securely issue ATM, debit and credit cards instantly at branch or store locations. Issuing cards instantly increases customer service, card sales and revenue, and eliminates current card issuance costs. Dynamic Card Solutions' system includes a user-friendly administration component that provides full reporting, card inventory and more. All solutions utilize DES encryption and are compliant with recommended security procedures for instant issuance. For additional information, call 1-800-641-5215 or visit the Dynamic Card Solutions Web site at www.instantissuance.com.

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