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Dynamic Card Solutions Expands Instant Issuance Across Arizona *Together with DCS, Desert Schools Federal Credit Union* *Celebrates 50th Branch Opening*

Englewood, Colo.—(August 22, 2005)—Dynamic Card Solutions (DCS), developer of CardWizard®, the leading instant issue and PIN selection software application for financial institutions, today announced that Phoenix-based Desert Schools Federal Credit Union (DSFCU) has expanded the use of DCS instant issue software across the state of Arizona with the opening of its 50th branch.

Desert Schools Federal Credit Union began working with DCS in October 2003 to implement a program that instantly issues debit cards using DCS CardWizard® software, SuperCAT® card terminal for re-pinning and DataCard's 150i embosser. With the help of DCS, the credit union has continued to roll out the program to 48 of its branches and offer instant issue services to its nearly 300,000 members.

“As we add new branches, solutions from DCS scale with us, making it easy and cost effective to expand our technology and continue to offer our members the same great service,” said Susan Chesnut, senior director of Electronic Transaction Services for Desert Schools Federal Credit Union. “Customer service is our top priority—one on which we feel we are substantially delivering to our members by offering the benefit of instant issuance.”

In the past, DSFCU followed the traditional approach of ordering cards for its members by sending newly issued cards through the mail. Turn around time averaged seven to 10 business days and raised security issues such as identity theft. With instant issue, DSFCU now delivers cards on the spot, eliminates the risk of card theft and delivers debit card education along with new cards, which increases card activation rates and member usage.

“The 50th installation at DSFCU in Arizona proves the success of our instant issue solutions,” said Ron Zanotti, vice president of sales and marketing for Dynamic Card Solutions. “The demand for instant issue is increasing rapidly and issuers are realizing the service and revenue benefits of having cards instantly issued at the branch rather than having them sent through the mail.”

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 does 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.cardwizard-dsi.com.

About Desert Schools Federal Credit Union

A leading Arizona financial institution since 1939, Desert Schools is the state's largest credit union with more than \$2 billion in assets, 300,000 members and 50 branch locations. As a not-for-profit cooperative, Desert Schools is dedicated to providing outstanding member service, playing a positive role in the community, supporting continuous education and endorsing its philosophy of *people helping people*. Desert Schools – Where You Belong.

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