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## **ANB FINANCIAL CHOOSES DYNAMIC CARD SOLUTIONS' INSTANT ISSUANCE TECHNOLOGY**

*Arkansas Banking Leader Offers More Convenient Bank Card Issuing Process  
With DCS' Customized Instant Issuance System*

Englewood, Colo.—(March 28, 2007) — Dynamic Card Solutions (DCS), developer of CardWizard®, the leading instant issue and PIN selection software application for financial institutions, today announced that ANB Financial, a banking leader in innovation and customer service, has selected DCS' technology to instantly issue bank cards to customers in 14 locations throughout northwest Arkansas.

DCS customized its CardWizard® technology to integrate seamlessly with ANB's core banking system from Jack Henry and Associates. After just one month of beta testing with the real-time interface, ANB had implemented CardWizard and was able to instantly issue and reissue bank cards. DCS' CardWizard instant issuance technology provides a secure method to issue cards on the spot, rather than requiring customers to wait an average of two weeks to receive cards in the mail.

"The ability to integrate with a customer's existing infrastructure is essential to simplifying the process of instant issuance and activation of cards," said Tom Gleason, regional sales manager of DCS. "With CardWizard's flexibility, we were able to create an interface to their Jack Henry system that was robust, highly automated and easy to use."

DCS' CardWizard system has enabled ANB to issue cards to customers who come into any location to open new accounts or those needing cards immediately. DCS' technology enables the bank to also replace cards that have been lost, stolen, compromised or damaged. Customers leave any location with a fully functional and activated card ready for use, no matter the situation.

Cards that are mailed to customers have some risk as they could end up in the wrong hands and be vulnerable to fraud. With instant issuance, which requires that customers present identification to receive a new or replacement card, financial institutions provide an added level of security to protect customers' personal and financial information.

"Customers are extremely pleased to learn that they can stop by any local ANB location and have a new or replacement bank card issued on the spot," said Gail Reddin, vice president of card services at ANB. "DCS' instant issue technology has enabled us to exceed customer expectations across the board because we have the ability to issue cards quickly at each location."

### **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](http://www.instantissuance.com).

**About ANB**

ANB Financial is a \$1.7 billion bank with offices currently serving Arkansas, Wyoming and Utah. Established in 1994, ANB has managed its record growth effectively – emphasizing performance, innovation, and aggressive customer service standards. The bank continues to post strong earnings, and remains ranked nationally among the nation's top-performing subchapter S institutions with more than \$500 million in assets. For more information, visit ANB Financial's Web site at [www.anbfinancial.com](http://www.anbfinancial.com).

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