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United Heritage CU Partnership with DimpleDough and Dynamic Card Solutions Enables Members to Upload Personal Photo for the Ultimate Custom Card

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United Heritage CU Debuts Custom Image SmartDesign VISA® Debit Card

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AUSTIN, Texas (May 19, 2008)—United Heritage Credit Union today announced the launch of their new custom image SmartDesign VISA® Debit card program through a partnership with Dynamic Card Solutions (DCS), the leading instant card issuance and PIN selection provider for financial institutions; and DimpleDough, the technology leader in card customization products and services. The SmartDesign VISA Debit card is the first known program currently available to the marketplace that offers cardholders an unembossed, instantly issued debit card that can be printed in real time with a member's personal photo.

Personalized unembossed cards are made possible with DCS' patented CardWizard® instant issue software and new FCP 20/20 flat card printers, integrated with DimpleDough's card management platform. Located at each branch, the technology combination instantly issues a personalized unembossed debit card to United Heritage's members at the time of their visit, eliminating the typical wait time to receive a card through the mail. DCS' CardWizard software transfers all personalization data to the FCP 20/20 where the highly personalized card is securely and immediately printed in brilliant, high-definition color onto both sides of white blank card stock.

"Today's consumers expect more convenience, flexibility and choice than ever before," said Ron Zanotti, senior vice president of DCS. "By combining instant card issuance and personal background image selection, United Heritage is simply giving that to their members. DCS is extremely pleased that our instant issue technology is working in conjunction with DimpleDough's card customization platform to allow United Heritage the capability to offer their members an innovative, personalized, top-of-wallet debit card."

"Personalization and instant issuance are among the best relationship tools that Credit Unions can employ to start or maintain strong customer relationships," added Shawn Barrieau, CEO of DimpleDough. "DimpleDough is proud to be working with DCS to provide United Heritage members with convenient, easy-to-use, highly secure technology for this first-in-class program."



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Instant issuance proved to be an asset during the Heartland Payment Systems data breach earlier this year; upwards of 45% of affected United Heritage members were instantly reissued new debit cards. "Being able to instantly reissue cards provides unprecedented member service, increased security and tremendous cost savings as branches only have to secure and balance a single cardstock," stated Michael Ver Schuur, executive vice president and CFO of United Heritage.

United Heritage began participation in the VISA pilot program for unembossed debit cards in early 2008, and on Sept. 23, 2008, VISA officially announced that they will be supporting the instant issuance of unembossed cards in the U.S. With the conclusion of their successful pilot program, United Heritage began the next step of development for a customized card program with "Software as a Service" (SaaS) company, DimpleDough. DimpleDough's card customization platform, embedded in United Heritage's website, enables members to upload their own personal photo on debit card templates which include the Credit Union logo and card information. "The functionality of uploading your own photo online made our SmartDesign VISA Debit card a reality. During pre-launch testing, staff commented on the simple-to-use program and the convenience of not having to wait weeks to receive their card. The SmartDesign VISA Debit card is definitely going to be one of our most popular products," summarized Sebrina Verburgt, senior vice president of operations and COO of United Heritage.

Here's how it works: members can simply go to www.uhcu.org/smartdesign to upload and size their image to fit one of the available templates. The DimpleDough software then works cohesively with DCS' CardWizard software and the Credit Union's core processor during the approval process of the card image. Once it is approved, members may visit any full service location to have their custom SmartDesign card printed instantly via DCS' FCP 20/20 printers.

"This process has been easier for staff to adapt to versus when we were offering embossed cards that involved more than four additional steps" Juliet Craven, assistant vice president of operations of United Heritage. "The SmartDesign VISA[®] Debit card is going to enable front line staff to spend that extra, valuable time with the member."

To view a presentation that explains how United Heritage, Dynamic Card Solutions, and DimpleDough are working together to deliver SmartDesign VISA[®] Debit cards, visit: <http://www.slideshare.net/secret/ISHFSO3UKycar>

For more information about United Heritage's SmartDesign VISA[®] Debit card, visit www.uhcu.org/smartdesign.

For more information about Dynamic Card Solutions instant issue technology, visit www.instantissuance.com.



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For more information about DimpleDough card customization technology, visit www.dimpledough.com.

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About United Heritage Credit Union

The Credit Union began in 1957 as Military Federal Credit Union with only eight members and \$40 in deposits. As of 2008, United Heritage boasts \$595.3 million in assets, over 52,000 members and 11 locations with the twelfth set to open in 2009. United Heritage is a full service financial institution whose vision is "To Be the Financial Institution of Choice" for our members. Through innovative technology, exemplary service standards and competitive products, United Heritage continues to be a strong force in the credit union industry. www.uhcu.org

About Dynamic Card Solutions

Founded in 1996 and a wholly owned subsidiary of Dynamic Solutions International, Dynamic Card Solutions (DCS) develops instant issuance and PIN selection solutions for banks, credit unions and retailers that issue EMV, contactless and magnetic stripe cards. DCS is the leading instant issuance provider for Visa® and MasterCard® debit cards. The company offers fully integrated solutions that allow financial institutions and retailers to quickly and securely issue debit, credit and ATM cards instantly at branch or store locations. All solutions utilize encryption and are compliant with recommended security procedures for instant issuance. For additional information, call +1 303.754.2000 or visit the Dynamic Card Solutions Web site at www.instantissuance.com.

About DimpleDough Inc.

DimpleDough is a private company based in Independence, Ohio whose innovative platform connects merchants and customers through various card programs – often involving extensive integration with Value-Add Resellers and strategic partners. DimpleDough 2.0 is a SaaS (Software as a Service) card management platform that permits flexible and rapid integration to various card printers and processors, enabling our customers to improve their card program's bottom and top-line goals. DimpleDough's customers include Staples, Amazon.com, AMC Entertainment, and Transcard. www.dimpledough.com