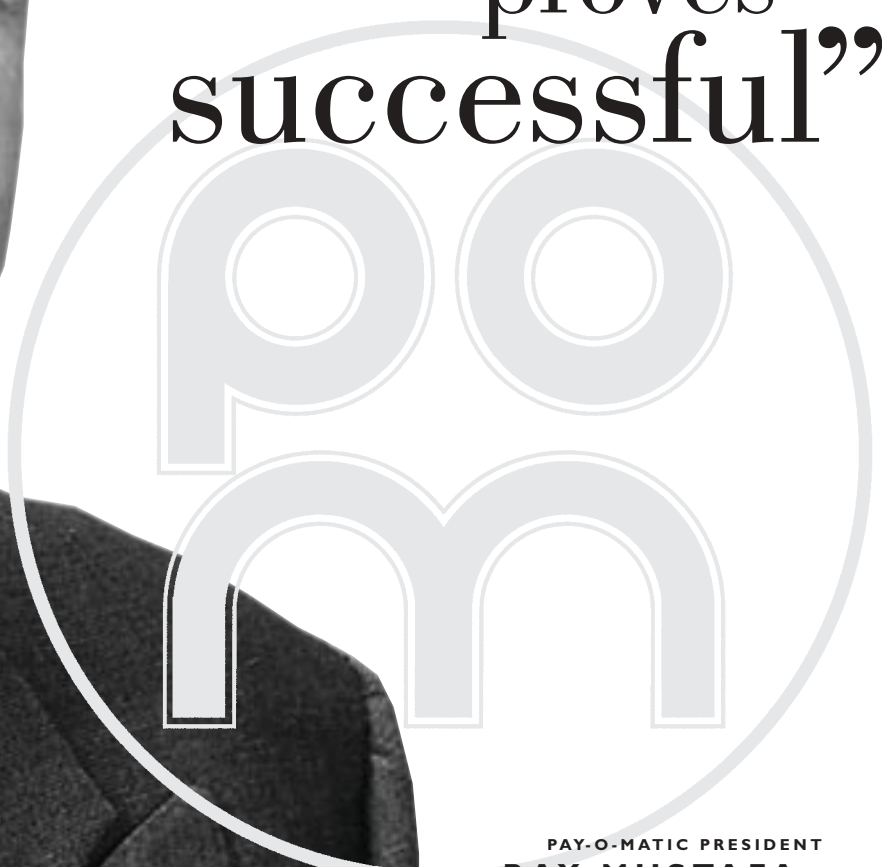


clientalk™



“grafico’s
fully-integrated
program
proves
successful”



PAY-O-MATIC PRESIDENT
RAY MUSTAFA

EMPLOYEE NEWSLETTER



DIRECT MAIL CAMPAIGN



CORPORATE ANNUAL REPORT



EMPLOYEE TRAINING SEMINARS



MEMBERSHIP CARD PROGRAM



“grafico’s fully-integrated program proves successful”



Grafico recently had a clienttalk™ with Ray Mustafa, President of The Pay-O-Matic Corp. (POM). POM owns and manages over 100 Pay-O-Matic Check Cashing and Financial Service Centers in the New York Metro area.

Grafico: How long has Pay-O-Matic been in business?

Ray: We opened our first store in 1950. And things were a lot different then than they are today.

Grafico: How so?

Ray: For one thing, there wasn't a lot of competition at that time. And there was little concern given to a store's appearance or if it was appealing to customers. We were one of the only options in town. Most check cashers had signs in the window that said, "Checks Cashed" and "Open". That was it, we didn't need anything more.

Grafico: The environment has changed a lot since then.

Ray: Competition is everywhere now. And not just from other check cashers. The world has gone 24/7 and ATMs and POBs (point-of-banking) are springing up everywhere. You've got to do something to make customers pick your operation over other options—and there are plenty of them.

Grafico: How do you accomplish that?

Ray: I believe you have to create an appealing, unified, professional image, the way successful retailers like Starbucks® do. Starbucks sells coffee, because that's their product, but it's Starbucks coffee! They create a special appeal, not only because of their unified store interiors, signage and promotion, but because of their service and the little extras.

Grafico: When did you first start thinking about changing POM's image?

Ray: About five years ago.

Grafico: What convinced you to do something?

Ray: We met Lou Costantini, the President of Grafico, our marketing communications and store design firm, at a social event. Lou had done image building and branding work for a number of other



IN-STORE SALES PROMOTION



EXT. & INT. STORE DESIGN



IN-STORE MARKETING SIGNAGE



EMPLOYEE APPAREL DESIGN



IN-STORE INFOVIDEO SYSTEM

TRADEMARK/BRAND DESIGN

check cashers. Consistent branding and communications, attractive store environments and real, value-added products, he told us, would help to create an overall image that would attract more customers, make us more competitive and more profitable.

Grafico: So you decided to make an investment?
Ray: We did, and it's definitely paying off. We're the biggest operation in the NYC Metro area today, and I can directly attribute a large portion of our success to the fully integrated branding program we developed through our work with Grafico.

Grafico: How do you define integrated?
Ray: It's like piecing a puzzle together. Everything that you're saying or doing (from waiting on customers in the store to printed material and advertising) has to work as one. You get a bigger bang for your buck when you do that. Grafico created a new image for us and we use it everywhere. They showed us how to redesign our stores to make them more attractive and customer-friendly. They designed our uniforms, unified our signage and make sure that everything works together. We look more professional, we act more professionally,

we attract a bigger, wider-profile base, and that results in a better bottom line.

Grafico: Can you tell if it's working?
Ray: Absolutely. Even though we're facing more and more competition, we're seeing good results. Our revenue is up and we're attracting more qualified customers—even though our welfare check business is almost non-existent and have been facing very tough economic times in the New York City area.

Grafico: Are there any benefits that you hadn't anticipated?
Ray: Yes! Because of our new image, we get access to better retail locations. We now get calls from landlords wanting to know if we're interested in space they have available! I've even had banks comment on the good job we're doing. We're also attracting better job applicants and are receiving a lot of positive feedback from our current employees.

Grafico: How do you keep employees interested in Grafico's program and motivated to carry it out?
Ray: Grafico helped us to create a new culture where everyone at

(continued on back)

(cont.) Grafico's Fully-Integrated Program...

Pay-O-Matic "Goes Beyond the Transaction." That means going beyond simply saying, "Next" and really welcoming our customers. We want to provide the best possible customer service we can. We stay open later and are open on the weekends—and many stores are even open 24/7. We're always looking for new products and services and for ways to improve our internal operations so we can run more efficiently.

Grafico: How do you communicate the "Going Beyond..." concept to your employees?

Ray: To get everyone on the same page, we hold quarterly employee meetings usually focused on certain company-wide initiatives with a motivational overtone. We also publish an employee newsletter four times a year. We've had a lot of very positive feedback—both internally and externally—about our efforts in these areas.

Grafico: What other new ideas are in the works?

Ray: We're now offering our customers a Preferred Customer Card. I believe the card is going to be a breakthrough in our business. It's going to empower our customers like they've never been empowered before.

Grafico: Where do you see Pay-O-Matic in the future?

Ray: I'd like to have POM become the Starbucks of our industry. When you think coffee, you think Starbucks. When you think check cashing and financial services in the New York metro area, I'd like people to think Pay-O-Matic.

Since 1993, the check cashing industry has turned to Grafico (established in 1985) for marketing "makeover" strategies to revitalize and refresh company images that were less than inviting. Grafico is changing the face of check cashing and transforming it into the financial services industry that it truly is.

If you'd like to appear in *clientalk*™, or just want to talk about what Grafico could do for your business, contact either Lou Costantini or Mitch Marsico at 203-358-9595. We look forward to hearing from you. ■

WANTED

Progressive storeowners with passion for growth. Must be marketing minded and easy to get along with. Grafico has proven record for success. Call Mitch Marsico, VP of Sales & Marketing at:

203-358-9595 ext.107

AWARDS

Lou Costantini, President and Chief Creative Officer of Grafico Inc. received "2003 Vendor Appreciation Award" and "Travelers Express Moneygram Recognition Award" at the Check Cashers Association of New York Conference on Tuesday, May 13th at The Marriott in Brooklyn NY. Grafico est. in 1985.

IN COMMON

Many companies across the nation have Grafico in common.

ATLANTA, GA
USA PayDay Cash Advance Ctrs.

BIRMINGHAM, AL
Check Depot

CHICAGO, IL
Check Express Chicago

MURFREESBORO, TN
Citi-Wide Cash Services

NEW YORK, NY
American Check Cashing
Broadway Check Cashing
Castle Check Cashing
Check Master Financial Services
Check:Time Financial Services
In-Check Financial Services
Manhattan Moneybranch
NYC Check Express
Pay-O-Matic
Regina Check Cashing
RiteCheck Financial Services

PHILADELPHIA, PA
Cash Today Financial Centers

ROCKY MOUNT, NC
Friendly Check Cashing

TRADE ASSOCIATIONS
Check Cashers Assoc. of NY
Financial Service Ctrs. of America
Financial Service Ctrs. of Florida

IN THE PRESS



Extra! Extra! Grafico makes the cover of Checklist Mag. - Summer 2002! Also seen in Fall '02 and Winter '03.

MEMBER

Grafico is proud to be a member of the following trade associations:



2003 CALENDAR

OCTOBER 25-27
FISCA CONFERENCE & EXPO



Grafico will conduct workshops on HOW branding, store design and customer service can impact your business. Visit www.fisca.org

THE ALAMO



Grafico welcomes Ellen Mazzei to the creative/production team. Ellen brings 8 years of experience to the group in graphic design and desktop publishing. EM@graficoinc.com



Grafico recognizes Phil LaBorie. Phil continues to provide Grafico with compelling copy writing including visionary creative services for various assignments. His dedication to the check cashing and financial services industry is proving to be invaluable. Phil, keep up the good work. E-mail Phil at PL@graficoinc.com

PRIME RETAIL

Impress landlords and increase opportunities on obtaining prime retail space for your operation. Let our experts show you how. Call: 203-358-9595 ext.107

NEW PROGRAM

HOW TO IMPROVE CUSTOMER SERVICE



Jim DeSena brings results for some top names in retail including, fast-food, coffee, and entertainment. Now he brings his techniques to retail financial services otherwise known as the check cashing industry. "I've learned that retail business success depends on how effectively your tellers communicate with customers while maintaining an honest and sincere approach, which builds long-term customer loyalty." TO ORDER: Send a money order for \$89.95 to: InfoProducts by Grafico, LLC. 6 Landmark Square, 4th Flr. Stamford, CT 06901 ATTN: Customer Service, 203-358-9595 ext. 107 (be sure to specify VHS or CD ROM with order)

FOR SALE

IN-STORE VIDEO SYSTEMS



Benefit from your own in-store video system which includes four video loop tapes updated annually with bi-lingual service awareness modules, television, bracket and all mounting hardware. Simple to install. Call now to order:

203-358-9595 ext.107

IN THE NEWS

UP 35%
IN 3 MONTHS



CHECK:TIME
Check Cashing & Financial Services

Bill Siegel, president of Check:Time and current FiSCA Chairman experiences a 35% increase in business at remodeled location due to new brand and store design campaign.

CONTACT US



clientalk™ volume one

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