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*******NEWS RELEASE*******

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**CardSmith Enters Retirement Community Market
with United Church Homes and Services**



Doylestown, PA:

CardSmith announced today that it has implemented its card program management service at three (3) continuing care retirement communities in North Carolina (2) and Virginia (1) managed by United Church and Home Services (UCHS). Under the program, residents of the UCHS facilities are issued personalized cards with pre-paid spending accounts that can be used at points of sale across the facilities. UCHS has a custom web-based transaction solution without local systems or software of any kind. Residents have 24/7 access to accounts through a dedicated cardholder account center.

“We are launching a third campus and have been pleased with results to date.” said Brantley Larew, Director of Information Technology for UCHS. “The program is off to a very good start, and the CardSmith team is very professional and has an excellent track record with our facilities startups. Our residents like the card program, and we plan to expand this service out to more of our locations over time. We chose the CardSmith system after a referral from our Point of Sale vendor (Halo). We had evaluated several CCRC specific Point of Sale systems that would have cost about \$100,000 to roll out, yet we get all the same if not more features with CardSmith for a fraction of that cost. The CardSmith system is very flexible and can manage our Meal Plans, billing resident accounts, payroll deductions, etc that only require the person at the register to swipe the card. There is no need to train personnel to use one button for one type of transaction/tender and a different button for a different type of transaction/tender, which really helps generate an accurate billing. In the future we will likely roll out the CardSmith services to include other charge services, such as vending machines and activities the residents attend.”

“Our installations with UCHS are the first for CardSmith outside our core education markets” said CardSmith President Jay P. Summerall. “UCHS’ facilities have many similarities with educational campuses, and their residents receive the same value and benefits of a ‘cashless campus’ that our education customers do. We’re very pleased to be working with UCHS staff to deliver this service to their residents.”



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About CardSmith:

CardSmith is a campus card solutions company serving educational institutions, campus service providers, cardholders, card-accepting merchants, private label card issuers and closed loop communities nationwide. The company provides the market's only ASP transaction management solution and turn-key program management service, delivering superior capability, service and performance for less than 50% of the cost of proprietary campus card systems. For more information, visit **www.card-smith.com**.

About UCHS:

The mission of United Church Homes and Services is to carry on Christian ministry in the Southern Conference of the United Church of Christ that adds life to the years of those we serve by providing senior living and health related communities, benevolence assistance and service programs of outreach into the wider community. For more information, please visit **www.uchas.org**.