



FOR IMMEDIATE RELEASE

*Approved Cash Advance® Implements Chexar® Risk Management
Platform for Check Cashing Pilot*

Monday, November 16, 2009: Cleveland, Tennessee - Approved Cash Advance, a leading provider of short term lending solutions, has just completed the implementation of a risk management solution offered by industry leader Chexar Networks, Inc. ("Chexar") in Atlanta, Georgia. The move is part of a trend among the nation's top consumer lenders, retailers and banks to offer the transaction based financial services that more than 100 million under-banked consumers across the country depend upon daily.

Chexar's one of a kind solution was developed in 2001 and enables a financial services provider to fully serve the under-banked consumer by cashing any type of US denominated check of any size. Chexar's solution combines Software as a Service ("SaaS") with Business Process Outsourcing ("BPO") to enable virtually any retail center to offer complicated check cashing services at the point of sale with ease. Clients interact with the system via the web and have access to over 100 risk specialists 7 days a week whose number one goal is to safely say "yes" to the consumers in the client locations wanting to cash checks.

Chexar's Founder and CEO, Drew Edwards said "our clients avoid expensive and distracting internal investments in expertise, technology and people and gain an additional revenue source within weeks of contracting with us. The capability we afford them takes a traditional check cashing operator years to acquire and our clients are successfully competing day one."

Joshua Davis, VP of Operations for Approve Cash Advance commented "we looked at solutions offered by several providers in the marketplace before choosing Chexar. At the end of this process, we concluded that Chexar's solution was truly the best fit for us and that their clients were very happy with the experience and with the results. At the end of the day, we needed a partner that could successfully walk us into a brand new segment of business and Chexar has done that."

Edwards went on to say, "I believe we are enabling a paradigm shift in the marketplace where check cashing services are becoming ubiquitous and the competition is driving down prices for the consumer. At the same time, the longer a client is on the Chexar platform, the lower the cost becomes and in the end, the consumer will benefit."



About Approved Cash Advance

Approved Cash Advance (“ACAC, Inc.” dba “Approved Cash Advance Centers”, “A Dollar Cash Advance”, “Quick Lend, Inc.”) is a leading provider of short-term financial solutions in 204 retail branches in 8 states. Originated in 2005 from the purchase of various businesses and de nova growth, the company offers quick, confidential, friendly customer service to insure that customers’ financial needs are met. Check-cashing is the latest venture that the company offers, along with payday loans, title loans, internet lending, tax preparation, debit card solutions, and installment loans. Approved Cash Advance is proud of the opportunity to partner with Chexar on this latest venture.

About Chexar

CHEXAR® is a technology and verification company that provides its clients with a centralized turnkey risk management system enabling them to safely and profitably offer professional check cashing services at their retail locations. Chexar’s SMART SCOREsm check processing system combines learning databases with live risk management centers to successfully manage the risk of cashing all types of checks. Born originally as a retail financial services provider, Chexar and its team bring insight and support to traditional and non-traditional lenders and retailers, seeking to add check cashing services to their business model. Today Chexar has over 100 employees serving thousands of locations in 36 states and is the fastest growing total solution provider for check cashing in the industry. Chexar’s technology is also available as a hosted system providing robust centralization for volume check cashing operators that want to run their own risk centers.

Approved Cash Advance Contact:

David Farlett
Chief Financial Officer
Approved Cash Advance
Phone: 423-614-2310
E-Mail: dfarlett@approvedcashadvance.com
Website: <http://www.approvedcashadvance.com>

Chexar Contact:

Drew W. Edwards
Chief Executive Officer
Chexar Networks, Inc.
Phone: 770-640-0695
E-Mail: drew@chexar.com
Website: <http://www.chexar.com>

#End of Release#