



Contact Barb Wolf, VP Marketing & Product Development ▪ 312-491-7888 ▪ bwolf@PLSemail.com

FOR IMMEDIATE RELEASE

PLS Increases Investment in Employees; Expands Benefits Packages

CHICAGO, IL—November 13, 2011: As a company that prides itself on exceptional customer service, PLS understands that its most valuable asset is a dedicated employee performing at the highest level. "Our company's success depends on the satisfaction and commitment of our store teams," said Bob Wolfberg, President, PLS. "That's why we're increasing our investment in our team members."

To ensure that its more than 300 stores are able to continue to attract, hire and retain top candidates, PLS has substantially increased its employee benefits package. "At a time when businesses of every size and in every industry are seeking to pull back employee benefits," noted Wolfberg, "PLS is expanding health care and insurance coverage for our more than 3,100 team members."

PLS operates more than 300 financial services centers in nine states. The PLS mission is to provide innovative and convenient financial services delivered with the respect that hard-working consumers deserve.

A promise to team members

"Our mission statement—*Why PLS? Because You Deserve Better!*—is a promise we make to our customers and our employees," stated Dan Wolfberg, President, PLS. "We believe our team members deserve better insurance coverage and expanded benefits. So we went to bat with our insurance companies and got our team members a better deal."

New PLS team member benefits include:

- An increased employer contribution on the Blue Cross/Blue Shield (BCBS) PPO plan, resulting in a 10% employee-only cost decrease compared to 2011.
- Costs absorbed by the company for all plan enhancements to the BCBS PPO plan for all other premium levels.
- Reduced prescription co-pays on the BCBS HMO and PPO plans.
- Upgraded medical coverage for all Store Managers and Collectors from a limited benefits plan to the major-medical BCBS plan.



- New dental plans for Customer Service Representatives, Shift Supervisors and Assistant Store Managers, with significantly improved benefits, as well as a new vision coverage option.
- Expanded voluntary life insurance and short-term disability insurance coverage.
- A term life insurance policy for all salaried employees equivalent to their annual base salary.

Strategic advantage

"We invest a great deal in our team members," concluded Dan Wolfberg. "We believe that expanding health care coverage is a strategic measure that will allow us to maintain and expand a highly motivated employee base, and to retain our position at the leading edge of the financial services center industry."

About PLS: People. Location. Service.

The PLS Group, headquartered in Chicago, is comprised of more than 300 financial services centers in Alabama, Arizona, California, Illinois, Indiana, Mississippi, New York, Texas and Wisconsin, with more than 3,100 employees. PLS is one of the largest, fastest-growing and most distinguished organizations in the check cashing industry, and is a top performer for Western Union, a money transfer network.

PLS has been listed among *Inc.* magazine's "5000 Fastest-Growing Private Companies in America" for the past three years, and for three consecutive years has been named one of the "101 Best and Brightest Companies to Work for in Chicago" by the National Association of Business Resources. For the past four years, PLS has been named one of Chicago's Largest Privately Held Companies by *Crain's Chicago Business*®, and was a member of *Crain's* "Fast 50" (Fastest Growing Companies). Bob and Dan Wolfberg, PLS Presidents, were finalists for Ernst & Young's 2010 Entrepreneur of the Year Award. In 2011, Bob Wolfberg was recognized by Financial Service Centers of America (FiSCA) as its Financial Service Provider of the Year. The company has also been twice honored with the Activa Award from FiSCA in recognition of its charitable efforts.

The PLS Group serves customers through its **PLS Check Cashers** stores, which offer check cashing, prepaid Visa debit cards, money transfer services, money orders and bill payments; **PLS Loan Store** locations, which provide consumer short-term loans, auto insurance and tax-preparation services; and **PLS Motor Vehicle Services** facilities, which offer vehicle license and registration services.

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