



Welcome to *CAPITAL Card News*

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With all the challenges in the credit card world, it is extremely important to have a partner to help you understand the dynamics of your portfolio and how the changes in the industry may impact that portfolio. At CAPITAL Card Services, we have the expertise to help you navigate through the changes and to help you develop and grow your credit card assets.

Do you find yourself wondering if your portfolio is profitable? Or wondering which accounts are your good accounts and what you can do to keep them? Are you concerned about keeping up with all of the regulatory changes that may impact your credit card accounts? Did you want to expand your account base but found yourself needing help in putting together a direct mail campaign?

Since 1998, CAPITAL Card Services has been partnering with our clients to help them understand, manage and grow their credit card portfolios, whether it's providing just a little help in specific areas or completely managing all of their credit card needs. CAPITAL Card Services is always working toward providing our clients the solutions they need and value.

This edition of our newsletter is intended to give you a glimpse into just a few of the areas where we can partner with you and provide the credit card solutions you need. If we can be of any service, please do not hesitate to contact us.

Thank you,

Rick Lynam