



Discover What CAPITAL Card Services Can Do For You

The credit card industry is under a great deal of pressure. This pressure comes from multiple fronts: the recession, the Credit Card Accountability Responsibility and Disclosure Act, tightened credit and increased charge-offs. This presents serious challenges for all issuers. Profitability in 2009 varied greatly among issuers, with the largest issuers all losing money. It is indeed a tough time to be in the credit card business. Fortunately, CAPITAL Card Services helps financial institutions survive and even thrive during these uncertain times.

CAPITAL Card Services is a leading credit card portfolio management and servicing company that provides financial and non-financial institutions with a wide range of account management and servicing solutions. Established in 1998 and headquartered in Sioux Falls, South Dakota, CAPITAL Card Services has the expertise to lead your company into the credit card market or improve your existing card business.

Our industry-leading bilingual contact center and portfolio management services focus on you and your customers resulting in:

Cardholder satisfaction: Utilizing proprietary servicing solutions, our employees provide first class, 24/7 customer service, collections, fraud mitigation and credit services to your cardholders. Your business rules are incorporated and calls are answered using the name of your organization.

Portfolio profitability: CAPITAL's comprehensive financial tools and extensive experience in the financial services industry provide a clear picture of your portfolio's performance, giving you the confidence to make sound decisions.

Account origination and management: Utilizing our proven marketing tools and analytical skill sets, we partner with you in developing and managing programs for effective acquisition, activation, stimulation and retention of accounts.

Customized solutions: We know that your portfolio is unique, and our solutions are customized to best meet your needs. This includes assistance with various aspects of compliance, such as creating terms and conditions, the credit card contract, cardholder statement backers and other required disclosure documents.

The CAPITAL Card Services leadership team provides you the benefits from having managed a broad range of card programs, ranging from large-scale, national operations in a multi-site environment to small, regional banking operations. Our vast expertise includes varied lending programs from high net worth lending in the prime market to non-established credit in the subprime segment.

We can help you get started or improve your position in the credit card market. To learn more, visit us at www.capitalcardservices.com or contact Rick Lynam, Senior Vice President of Card Products, at 605-782-3349.