



*Celebrating
25 Years*

1986-2011



CONTACT: Autumn Thomas, 717-760-5901
Merchants Express Money Order Company, Inc.

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**MERCHANTS EXPRESS MONEY ORDER COMPANY, INC.
CELEBRATES 25 YEARS OFFERING QUALITY MONEY SERVICE
PRODUCTS TO RETAILERS**

CAMP HILL, PENNSYLVANIA — Merchants Express Money Order Company, Inc. (MEMO), a leading money services business, is celebrating 25 years of quality products and services this year.

MEMO is a subsidiary of the Pennsylvania Food Merchants Association (PFMA), a trade association representing supermarkets, convenience stores and affiliated businesses throughout Pennsylvania. In 1986, PFMA established MEMO at the request of its members to provide a high quality money order service that would bring traffic into their stores.

MEMO has grown to become one of the nation's largest money services businesses. Today, MEMO operates in 20 states and Washington, D.C., and offers products to consumers through a diverse group of retailers including supermarkets, convenience stores, check cashers, university book stores, insurance agents, dollar stores, pharmacies and travel agencies.

“Our agents, quality products and our dedicated associates have contributed to MEMO’s steady growth and success through the years,” said Tanya Butler, president, MEMO. “Our retailers’ commitment to our products has ensured a successful expansion of our product suite and has brought new customers to their stores. Additionally, our long-term associates have contributed to providing unsurpassed customer satisfaction throughout the years.”

MEMO offers a range of money service products that meet the needs of consumers, such as money orders, bill payments, prepaid wireless and long distance calling cards, and debit and credit card /EBT processing services.

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MEMO, Inc. 25 years 2-2-2

To expand its operations, MEMO established several business subsidiaries to concentrate in specific markets. They are MEMO Money Order Company, Inc., MEMO Money Order Company of New York, Inc., and Merchants Express U.S.A., Inc.

MEMO's staff includes more than 40 associates, including a dedicated customer service team providing support to MEMO customers; six full time sales representatives who are in the field visiting stores daily; a compliance team, who ensures that MEMO is complying with all federal and state laws and regulations specific to the money services industry; a research and development team who is continuously exploring potential new product ideas; sales and marketing staff to support MEMO's products, and a service team, providing equipment depot, maintenance, Help Desk support, inventory replenishment, supplies, shipping and receiving services.

MEMO has maintained profitability throughout the years and takes pride in the ongoing development of new products and services that has contributed to its success.

"Thank you to all of our business stakeholders that have supported us throughout these 25 years," Butler said. "We truly appreciate your business."

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About MEMO, Inc.

Merchants Express Money Order Company, Inc. is a leading money services business offering money orders, prepaid wireless and long distance minutes, walk-in bill payments and credit/debit/EBT processing. MEMO agents/authorized delegates include supermarkets, convenience stores, check cashers, pharmacies and other retail establishments. MEMO is a subsidiary of the Pennsylvania Food Merchants Association. For more information on MEMO, visit www.memoco.com.

Merchants Express Money Order Company, Inc.

P.O. Box 8863 | Camp Hill, Pennsylvania 17001 | 800-922-8079 | www.memoco.com