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FOR IMMEDIATE RELEASE

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MEMO Financial Services, Inc. Announces New Regional Sales Rep
Tony Kull joins MEMO Financial Services, Inc.

Camp Hill, PA: MEMO Financial Services, Inc. (MEMO), a leading money services business, recently hired Tony Kull as a Regional Sales Representative based in the Greater Philadelphia, PA metropolitan area.

Tony is a welcome addition to the Sales Department. He brings with him more than 15 years of experience working in alternative financial services - money transfer, money orders, walk in bill pay and most recently pre-paid cards. Tony has held various positions with Western Union and NexisCard where he serviced a broad range of accounts including check cashers, convenience stores, supermarkets and dollar stores. In 1993, Tony earned his Bachelor of Science degree in Business Administration from La Salle University in Philadelphia. Tony and his wife, Bo (Bozena), reside in Northeast Philadelphia with their son, Kyle, a sophomore at Temple's Fox School of Business.

Tony will be responsible for all sales activities in **Greater Philadelphia** (BERKS, BUCKS, CHESTER, DELAWARE, LANCASTER, MONTGOMERY and PHILADELPHIA Counties), all of **New Jersey** (except SUSSEX County), **Delaware**, **New York** (BRONX, KINGS, NASSAU, NEW YORK, QUEENS, RICHMOND (STATEN ISLAND) and SUFFOLK Counties) and CAROLINE, CECIL, DORCHESTER, QUEEN ANNE'S, SOMERSET, TALBOT, WICOMICO, WORCHESTER and KENT Counties in **Maryland**.

About MEMO Financial Services, Inc.

MEMO is a leading money services business, offering money orders, walk-in bill payment services, customized money order processing, equipment sales maintenance and AML training services. MEMO agents include supermarkets, convenience stores, check cashers, pharmacies and other retail establishments. MEMO is a subsidiary of the Pennsylvania Food Merchants Association (PFMA). For more information on MEMO, visit www.memoco.com.