

FAMILY FINANCIAL CENTERS



FAMILY FINANCIAL CENTERS LLC

Family Financial Center (FFC) was developed to address the market opportunity created by the loss of neighborhood branch banks and the sub-standard response by many alternative financial service providers.

THE FRANCHISE

Family Financial Centers is a single source solution for researching, developing and opening your store. We are with you each step of the way.

- *Market Evaluation*
- *Financing*
- *Site Selection*
- *Lease Negotiation*
- *Turnkey "Store in a Box"*
- *Project Management*
- *Licensing*
- *Latest Technology*
- *Classroom and In-store Training*
- *Ongoing Support*

FINANCIAL SERVICES OFFERED

- *Check Cashing*
- *Mobile Check Cashing*
- *Bill Payment*
- *Money Orders*
- *Wire Transfer*
- *And More*

TECHNOLOGY IMPACT:

We leverage advances in technology to enhance improved cash cycles, fraud prevention, POS database capabilities, reporting, security, surveillance and customer service improvement.

Our customers have benefitted from technology by minimizing their risk to fraud and enhancing their instore experience.

INDUSTRY MARKET SIZE AND OUTLOOK

Family Financial Centers franchisees are part of the \$106 Billion "money service business" (MSB) industry made up of over 13,000 Financial Service Centers across the U.S. They facilitate more than 350 million transactions annually.

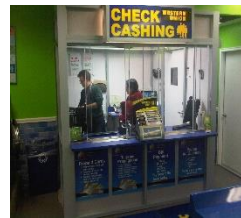
WHO DO WE SERVE?

More than 50 million in the U.S. made up of the:

- *Unbanked*
- *Underbanked*

Our customers also include:

- *Small Businesses*
- *More than 50% of Americans living paycheck-to-paycheck.*



FRANCHISE OPTIONS

Family Financial Centers offers a range of franchise options.

Teller-less Check Cashing Kiosk

Low cost, single or multi-unit option for an absentee franchisee using the latest in technology that eliminates fraud and the need for employees. Perfect for those seeking a passive revenue stream.

"Store 'n Store" - This option is for business owners who want to offer our branded menu of services in an existing store that serves our customer base. This includes gas stations, convenience stores, laundromats, tax prep services, etc.

Single Store - Rather than start-ups, this option includes the acquisition of an existing MSB. Our franchisee acquires an existing independent business and converts it to the FFC system. Franchisees selecting this option are buying BOTH the proven Family Financial Centers operating model and cashflow!

Conversion - This gives the independent MSB owner the opportunity to convert the operation to the Family Financial Centers model and join the "Family" as a Franchisee.

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