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# PRESS RELEASE

**FOR IMMEDIATE RELEASE**

**September 26, 2005**

## **NATIONAL PARTNERSHIP FOR COMMUNITY LEADERSHIP (NPCL) INITIATES LANDMARK STORED VALUE CARD ECONOMIC EMPOWERMENT PROGRAM**

### **Public/Private Partnership with Jopari Solutions and InSites Brings NPCLCARD™ ATM/Debit Card With Built-In Benefits To Low Income Citizens**

**WASHINGTON, D.C. and CONCORD, CA—September 26, 2005**—The National Partnership for Community Leadership (NPCL), a non-profit organization that since 1996 has led efforts nationally to strengthen community leadership through family and neighborhood empowerment, and Jopari Solutions, Inc., a premier supplier of disbursement automation and stored value card services, today announced a landmark public/private partnership to distribute a stored value card based economic empowerment program dedicated to improving the financial well-being of low income citizens, including public housing residents, throughout the United States.

NPCL will distribute the feature-rich NPCLCARD™ together with ancillary financial services, in conjunction with community based organizations, local citizen groups, resident councils, and churches. Distribution of the NPCLCARD™ is dedicated to improving the financial well-being of low income individuals. NPCL's cash card program will provide greater purchasing power, financial literacy and build credit information, while allowing cardholders to avoid high check cashing service fees and personal risks associated with converting payments to cash.

The new program allows low income citizens and public housing residents, for the first time, to construct a peer-powered platform for their own economic empowerment. In addition, the NPCLCARD™ will protect individuals in times of emergency or disaster, when they become dislocated and are not otherwise able to access their money.

In describing the importance of the new program, Jeffery M. Johnson, Ph.D., President and CEO of NPCL, said: "NPCL's public/private partnership arrangement is a significant improvement over previous attempts by banks and financial institutions to extend their card product customer base to low income Americans. To be successful, a cash equivalent card program must supply important ancillary services – financial literacy, personal budgeting, and managing cash – that give low-income earners and public housing residents the tools they need to control their finances successfully and maintain satisfactory credit. The NPCLCARD program establishes financial literacy education, builds jobs, empowers community organizations at the local level, and increases cardholders' purchasing power. For these reasons NPCL is earning tremendous grass-roots support."

The NPCLCARD™ provides low income individuals and families with key advantages of a banking relationship. All income sources may be loaded onto the Card, at minimal cost, including TANF related benefits, wages from employers, as well as other recurrent and non-recurrent income payments. The

NPCLCARD™ eliminates once and for all the high fees and cash handling risks associated with non-bank check cashing.

Availability of ancillary cardholder services are expected to make the NPCLCARD™ a must-have banking alternative. Among these are access to minimum-cost individual and family death benefit insurance, a nationwide discounted pharmacy prescription program, income tax (ETIC) filing services, payment of recurrent bills (utilities, phone, etc.), and the option to deposit funds into individualized cash card sub-accounts. POS merchant discount programs are under consideration as a way to increase cardholder purchasing power while further supporting NPCLCARD™ acceptance within each local area.

NPCL is rolling out training and financial literacy workshops as part of the strategy to promote NPCLCARD™ distribution and services. These workshops will provide the first ever community organization sponsored campaign assisting low income cardholders through improved cash management. Planned workshops will show how to optimize the use of cash equivalent monetary instruments.

Said Uriel D. Johnson, NPCL's Associate Vice President for National & Regional Development, "We are extremely pleased that our new program encourages the economic empowerment of low income families—mothers, fathers, grandmothers and fathers, and children— and their rightful and successful participation in the nation's economy. Low income families need the same cash management tools and credit opportunities available to other citizens. NPCL's stored value card program is the ideal strategy to make this happen."

#### **ABOUT NPCL**

The National Partnership for Community Leadership (NPCL) is a nonprofit organization created for charitable and educational purposes. Our mission is to improve the governance and administration of nonprofit tax-exempt organizations and strengthen community leadership through family and neighborhood empowerment. Our mission is strengthening organizations to serve people and communities for the future. ([www.npcl.org](http://www.npcl.org))

#### **ABOUT JOPARI SOLUTIONS, INC.**

Jopari Solutions, Inc. provides industry-leading insurance payment automation and Electronic Funds Transfer (EFT) services. Jopari offers proprietary, enterprise level claim disbursement and remittance processing solutions, payments value chain controls, financial data reporting and value-added connectivity networks. Jopari's distinctive web portal services generate significant direct and indirect administrative savings for trading partners. "Powered by JopariPay™" services comply with state/federal regulations and HIPAA. Jopari also offers alternative benefit EBT services and leading edge stored value card programs for un-banked and under-banked persons. ([www.jopari.com](http://www.jopari.com))

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