



## The Next Big Thing May Very Well Be Doing More of the Little Things

In this issue of *Currents*, our lead article covers a host of what we've chosen to call Mega Trends – important developments and directions that are impacting our industry today, and will play significant roles in the years to come.

From shifting ownership and the regulatory environment to competition, and micro loans, the *Currents* panel of industry experts has contributed their insights and opinions about where we are today, and where we're going tomorrow.

I'd like to add my opinion to those of our knowledgeable experts. While I believe that there are indeed significant factors at work that will help to shape our destiny, I'd also like to remind our readers that our ability as owners and operators to continue to "keep on keeping on" with what we do right is equally as important in shaping our future.

Our ability to continue to provide an ever-increasing range of useful products and services is vital to our ongoing success. For instance, a lot of people in our business never, in their wildest dreams, anticipated how powerful a sales tool and repeat customer generator the prepaid debit card would become. And that's just one example.

As we continue to make our locations more secure and inviting, more accessible at times that our customers want and need, and continue to offer the type of excellent one-on-one customer service that we've become known for, our customer base cannot help but expand.

Even though the government has demonstrated on numerous occasions that they are not interested in having the financial services industry remain as a robust alternative to traditional banking, study after study shows that customers want and need the services we provide. Our recent FISCA Hill Blitz was very successful in educating legislators in Washington about those legitimate wants and needs.

These facts, combined with our ability to speak with one voice nationally through FISCA and the recent industry coalitions that have been created (MSBC and CFC), make us a powerful group to be reckoned with.

So while larger forces are at play in helping to determine where we're headed as an industry, I urge all our readers not to forget what we've done over the years to get us where we are today. We can and should be proud of our accomplishments.

To my mind, you can find no better example of how we interact as a group and no better way to learn about the latest developments in our industry than at our annual conference. If you haven't already made plans to attend this year's Conference & Expo at the JW Marriott Desert Ridge in Phoenix, October 6-8, I urge you to make those plans today.

Attending this year's conference may be one of the smartest investments you can make in your business. I hope it becomes a Mega Trend for all FISCA members.

Sincerely,

A handwritten signature in black ink, appearing to read "Gary A. Dachis". The signature is fluid and stylized, with a large, sweeping "G" and "D".

Gary A. Dachis  
Chairman