



SigALERT

Wishing you a Joyous Holiday Season and a Peaceful New Year



Signature Welcomes Jordan Stewart

For this edition of our newsletter, we sat down with the newest member of the Signature Team, our Vice President of Business Development, Jordan Stewart, to learn more about him and his vision for Agent Support and our Sales Department.

You were the Vice President of Sales for another merchant services company. With that being said, how do you think your professional background will help you better serve and understand Signature agents?

My prior experience included everything from operations to door-to-door sales. Because I understand various aspects of the industry, I can determine and support the various needs of agents. I am able to recognize what's important to them and guide them with practical advice regarding any challenges they may have. More than likely, I've already tackled common issues agents face such as, closing deals, submitting applications, and growing their portfolio.

How do you think your role contributes to larger company goals?

From a financial standpoint, it leads to growth and more production. More production leads to a larger staff and leads to the advancement of the company as a whole.

What are your short-term and long-term goals in your new position?

My short-term goal is to strengthen the relationships we have with existing agents and our banks. In the long run, I hope to build a larger outside sales team to cultivate a stronger sales-driven atmosphere. I also want to create a balance between the high-risk and low-risk applications that are submitted to open more doors for us with banks.

What excites you the most about your new role?

I look forward to further developing our existing sales strategy and attacking specific verticals. Most of all, I am excited to create a strong professional relationship with our agents that is fortified with trust, transparency, and honesty. As VP of Business Development, I do not just work for Signature, but I work diligently for each and every one of our agents.

Happy Anniversary to Us!

With Signature Card Services celebrating its 20th year in business, we caught up with our CEO, Cliff Teston, to take a trip down memory lane and hear his plans for the future.

How did you and your partners, Kirk and Christine start working together?

Kirk, Chris, and I all worked together for another ISO. I was the Vice President of Sales, Kirk was the Vice President of IT, and Chris was the Vice President of Marketing. We instantly meshed and formed our own little clique within the company. Over time, we built a bond based on trust and loyalty.

How did Signature Card Services get started?

In December of 1996, I had an opportunity to buy a small company. I presented the offer to Kirk and Chris and they instantly wrote me a check the same day. And like that, we became equal partners of our own business. Forty-five days later, we made a full return on our investment!

Soon after our initial success, we realized that there was untapped potential in the ISO industry. We approached

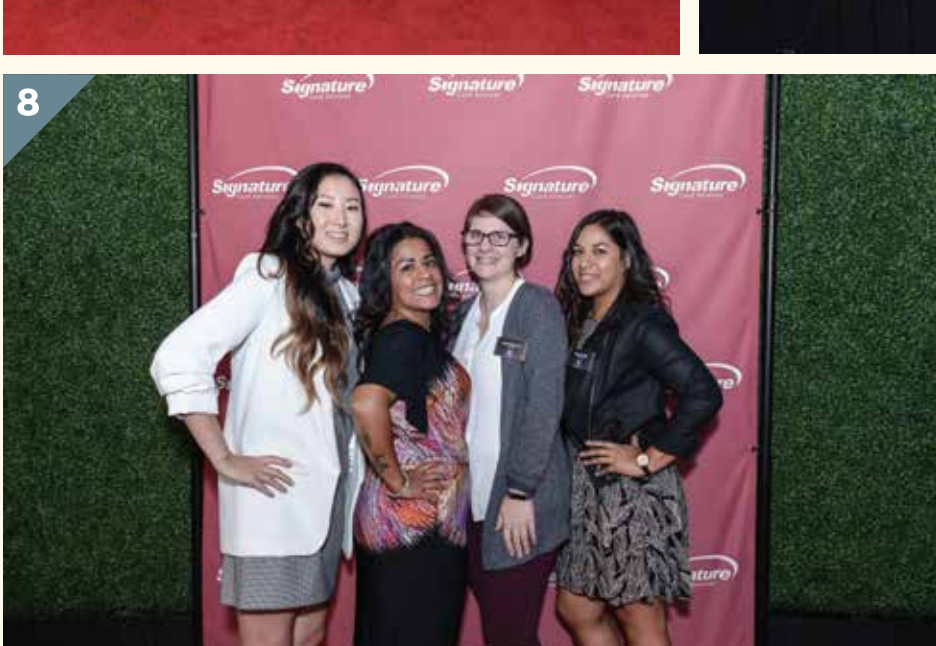
Susan Horn of National Bank of the Redwoods (now, West America Bank) and she graciously offered to finance us. We owe a lot to them and are beyond grateful, because they were a pivotal component as to how Signature came to fruition. In 1997, Chris, Kirk, and I officially opened up shop at a small, humble office on the corner of La Brea and Wilshire Blvd. It was an intimate space that fit just us and our receptionist. I worked the phones, while Kirk designed our interface, and Chris ironed out our finances. The company took off and in less than a year, we outgrew the space and moved to a new office that housed 12 employees. Two years later, we moved to our Melrose Ave headquarters where we stayed for 17 years.

What are you most proud of about Signature? What are you most excited for in the coming years?

Every day at Signature is a proud moment for me. The fact that we've stood the test of time and continue to grow is outstanding. I am extremely thrilled about our new Executive Team. The team is a mixture of members that have been with us for 18 years like our EVP of Marketing, Anush Amiryants to our newest addition, Jordan Stewart. In short, our leadership is an incredibly intelligent, trustworthy, and experienced group of people that will strengthen our brand and provide us with the tools we need to navigate through the next 20 years here at Signature.

SigAlert Pictorial

On November 1st, we hosted a ribbon cutting ceremony to celebrate our move to our new Burbank headquarters and a party to commemorate our 20th anniversary. Here are a few of our favorite snapshots from the night.



1. The Partners, the Signature Team, the Burbank Mayor's and California State Assembly Member's Office, and Burbank Chamber of Commerce during our Ribbon Cutting Ceremony.
2. The calm before the party madness featuring our beautiful décor.
3. Cliff Teston, Christine Bednar, and Kirk Allen pose for a picture.
4. The Partners along with our Executive Team, Stacey Klein, Anush Amiryants, Monica Munoz, and Anthony Urquidez.
5. What a delight it was sharing the evening with our representatives from Merrick Bank, TSYS, and China UnionPay.
6. Our Marketing Team with Executive Vice President of Marketing, Anush Amiryants.
7. Our Risk Team with the Executive Vice President of Operations, Anthony Urquidez.
8. Our Underwriting Team took a break from reviewing applications to take a photo.
9. The Signature Boys
10. The Partners sharing a candid moment while cutting the cake.
11. All 3 of our Partners enjoying the night with their families.