



***** PRESS RELEASE *****

West Texas makes national news with the launch of a financial solution for healthcare that will benefit millions of Americans.

1st Community Federal Credit Union and HealthCare PayCard, LLC™ are excited to invite you to cover the launch of the SmartHealth PayCard™ Mastercard® — a financial cure for healthcare — in San Angelo, Texas.

WHAT: History is in the making in West Texas with the introduction of the SmartHealth PayCard Mastercard, the nation's first and only credit card dedicated to healthcare expenses. The SmartHealth PayCard is designed to help Americans live healthier and happier lives.

Major medical incidents are common and, with the rising cost of healthcare, high deductibles, and prescription drugs, the result is often financial hardship, even bankruptcy. With the SmartHealth PayCard Mastercard, members enjoy the freedom to immediately pay for their health needs, while receiving the many benefits associated with the card.

Please watch the video about the card:

[https://youtu.be/ CJiYTtVDpY](https://youtu.be/CJiYTtVDpY) (English)

<https://youtu.be/fhJCSRivnxc> (Spanish)

Visit smarthealthpaycard.com for more details.

WHERE: Headquarters of 1st Community Federal Credit Union,
3505 Wildewood Drive, San Angelo, Texas 76904

WHEN: Tuesday, December 10, 2019 10:00-11:30

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San Angelo, TX (December 10, 2019) 1st Community Federal Credit Union and HealthCare PayCard, LLC are excited to announce the launch of the SmartHealth PayCard Mastercard, a simple and powerful card that provides Americans with unparalleled flexibility and freedom in managing health expenses.

Even with health insurance, far too many people fail to get the care they need. Cardholders of the SmartHealth PayCard can afford to pay for high deductibles, co-pays, prescription drugs, emergencies, preventative care, doctor visits, mental health, dental, vision, cosmetic surgery, and more.

America's healthcare system is the world's most expensive and, while it continues to increase, it is one of the most cost-ineffective. The typical family spends \$8,200 or 11% of their income on healthcare (not including employer contributions). Medical problems contribute to two-thirds of all bankruptcies, according to a study in the American Journal of Public Health (AJPH). More than half a million American families suffer bankruptcies each year that are linked to illness or medical bills (AJPH).

"Americans deserve peace of mind, not financial burden from skyrocketing healthcare expenses," says Jeff Blankinship, a healthcare industry expert and the co-founder of HealthCare PayCard, LLC, the company behind the winning SmartHealth PayCard Mastercard. "This simple and powerful card complements health savings accounts and makes it easy for members to pay for all their health needs."

Blankinship created the SmartHealth PayCard with seasoned insurance expert and fellow Texan Paul Clampitt, who specializes in developing innovative services for credit unions. "The SmartHealth PayCard offers an independent financial solution, separate from regular health insurance," Clampitt points out, adding, "We want to see cardholders take control of all their healthcare expenses so they can make sensible decisions about their family's medical needs."

By offering the SmartHealth PayCard, 1st Community stands by its pledge to protect and serve its members for their greater good and to enjoy the institution's many services. "1st Community's member-owned status allows us to give back earnings to each member by providing lower rates on loans, mortgages, insurance, and other financial services," says Bill Nikolauk, CEO/President of 1st Community, adding, "Now our many members can take advantage of the financial solutions offered by the SmartHealth PayCard."

With our initial launch, the SmartHealth PayCard will be available in 27 counties in West Texas through 1st Community Federal Credit Union.

SmartHealth PayCard's national debut will be on January 1, 2020.

SmartHealth PayCard is your financial cure for healthcare.



About SmartHealth PayCard, LLC

SmartHealth PayCard seeks to empower individuals and families with financial solutions and resources to simplify and improve healthcare.

The executive team at SmartHealth PayCard has extensive experience in healthcare, insurance, government regulations, and finance. We seek to introduce transformative change to healthcare that benefits patients, healthcare providers, and society at large.

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