



Advance America Announces New Worry-Free Advance

--Initiative helps customers who involuntarily lose their income

SPARTANBURG, S.C., April 21, 2009 /PRNewswire-FirstCall via COMTEX News Network/ -- Advance America, Cash Advance Centers, Inc. (NYSE: AEA) today announced the introduction of a new program, the Worry-Free Advance, to accommodate customers who involuntarily lose their source of income during the time they have an outstanding loan with the company.

The Worry-Free Advance allows customers to forego repayment of the initial loan fee (typically about \$15 per \$100 borrowed, depending on state regulations) when they provide proof of the loss of income during the loan period. This assistance is offered in addition to the Extended Payment Plan, which allows customers more time to repay a loan at no additional cost.

"We are proud of the valuable service that we provide for hardworking Americans to help them manage short-term financial challenges," said Ken Compton, Advance America's President and Chief Executive Officer. "In this period of economic uncertainty for all Americans, we understand that it may be difficult for some customers who have lost their income to be able to immediately pay back their loan. The Worry-Free Program is part of Advance America's long-standing and evolving effort to serve customers and foster healthy personal financial choices."

The League of United Latin American Citizens (LULAC), a valued partner of Advance America, expressed its support of the company's initiative. "Many of our members use cash advances to help them weather short-term financial difficulties and to protect their credit," said Rosa Rosales, National President of LULAC. "We are pleased that Advance America has introduced the Worry-Free Advance, especially in this difficult economy, which aligns with our mission of advancing the economic condition of the Hispanic population in the United States."

A cash advance, when used responsibly, is a sensible, reliable and transparent short-term credit option without long-term consequence, and the demand for the product is indisputable. Advance America served approximately 1.4 million Americans in the last year alone.

The steady demand for short-term credit options like cash advances reflects the financial pressures that our customers face every day. Advance America offers them a tool to manage cash shortfalls with dignity and privacy. In addition to serving its customers, Advance America is also committed to helping the communities in which it serves. The company promotes education and encourages involvement in the electoral process, and strongly supports financial literacy efforts to ensure that consumers understand how to make sound short and long-term decisions related to their money.

About Advance America

Founded in 1997, Advance America, Cash Advance Centers, Inc. (NYSE: AEA) is the country's leading provider of cash advance services, with approximately 2,800 centers and 79 limited licensees in 32 states, the United Kingdom and Canada. The Company offers convenient, less-costly credit options to consumers whose needs are not met by traditional financial institutions. The Company is a founding member of the Community Financial Services Association of America (CFSA), whose mission is to promote laws that provide substantive consumer protections and to encourage responsible industry practices.

Forward-Looking Statements and Information:

Certain statements contained in this release may constitute "forward-looking statements" within the meaning of federal securities laws. All statements in this release other than those relating to our historical information or current condition are forward-looking statements. For example, any statements regarding our future financial performance, our business strategy, and expected developments in our industry are forward-looking statements. Although we believe that the current views and expectations reflected in these forward-looking statements are reasonable, those views and expectations and the related statements are inherently subject to risks, uncertainties, and other factors, many of which are not under our control and may not even be predictable. Therefore, actual results could differ materially from our expectations as of today and any future results, performance, or achievements expressed directly or impliedly by the forward-looking statements. For a more detailed discussion of some of the factors that may cause our actual results to differ from our current expectations, please refer to the "Risk Factors" section of our Annual Report on Form 10-K for the fiscal year ended December 31, 2008 A copy of which are available from the Securities and Exchange Commission, upon request from us, or by going to our website: www.advanceamericacash.com.

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