

For Immediate Release

**FBCS, INC. NAMED TO THE 2003 PHILADELPHIA 100,
RECOGNIZING FIRM'S RAPID GROWTH**

Philadelphia, PA, December 2, 2003 – FBCS, Inc. (FBCS), a leading provider of accounts receivable management and collection services, announced today that the Company was named to the 2003 Philadelphia 100 as one of the fastest growing privately held firms in the Philadelphia region. The Philadelphia 100 recognition is awarded by the Wharton Small Business Development Center (SBDC) in conjunction with the Entrepreneurs Forum of Greater Philadelphia, and the Philadelphia Business Journal.

Joseph Neary, Sr., Chief Executive Officer, commented, "The recognition of our revenue by the 2003 Philadelphia 100 demonstrates the Company's successful execution of our strategic plan. In the past two years, we've strengthened our management with experienced industry professionals, which has enabled us to offer additional services for receivables outsourcing and contingency collections on a nationwide basis and accelerate our continued growth."

James J. Eccleston, Chief Operating Officer, added, "To maximize representative productivity, FBCS has also invested in a new technology platform and a new 40,000 square foot facility. Implementation of new training, staff development, quality assurance, and compliance programs has also enhanced our ability to attract and retain professional personnel and ensure top recovery performance for our clients. These strategic initiatives position FBCS for growth and continued expansion."

Founded in 1983, FBCS is a leading provider of accounts receivable management and outsourced call center services, serving clients in the banking, retail, telecommunications, and mortgage sectors.

For further information:

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