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ADVANCE AMERICA AWARDS MORE THAN \$60,000 TO HONOR EVERYDAY HEROES

Winners of “Who Is There For You?” Campaign Help to Improve Lives of Others

SPARTANBURG, S.C. — Advance America, the country's leading provider of payday cash advance services, today announced the winners of more than \$60,000 in the “Who Is There For You?” campaign, which celebrates the selfless good deeds that inspire people to persist through hard times.

“Everyone needs someone they can count on – a family member who picks us up when we’re down or a friend who champions our successes,” said Ken Compton, chief executive officer of Advance America. “Our Company is proud to recognize the importance of these individuals and the quiet, often unnoticed, good deeds that improve the lives and communities of countless Americans.”

Advance America awarded the \$50,000 “Who Is There for You” Grand Prize to Melinda Lopez-Tavares and her nominator, Keli Carlson of Pawtucket, RI. The prize is divided equally among them.

Ms. Carlson met her friend, Ms. Lopez-Tavares, for the first time in the hospital where they both delivered their sons. But they began to forge a lasting and uncommon bond when they were reunited in another hospital – only days later – where their infant sons were being treated for serious heart conditions. They have since co-founded a Rhode Island support group for families affected by congenital heart defects called Helping Hands Healing Hearts.

“I am thrilled that Advance America chose Melinda,” Ms. Carlson said. “She is the kind of person who continually puts her friends and family first, and would try to help them through any obstacle in life.”

In her winning submission, Ms. Carlson described the profound role Ms. Lopez-Tavares has played in her life: “I don’t know what I would do without Melinda. She is truly an amazing person who doesn’t recognize her own strength...She is an example of what a true friend should be, and a shining example of how to live in the face of adversity. She is my dear friend. And while we both wish that our sons were not born with heart defects, I know that I would not give her up for anything.”

The \$10,000 Runner-Up Prize will be shared by Reba Caffee and her nominator, Suzanne Mann of Pleasant Grove, AL. Ms. Mann described in her campaign entry how Ms. Caffee helped her family, including five daughters, get settled in a new city. “She has helped me so much with

my kids...we have grown to love her and we appreciate her; such a small woman with a huge heart," Ms. Mann wrote.

In addition to these prizes, one hundred visitors to the "Who Is There For You?" campaign site (www.WholesThereForYou.com) – among tens of thousands – have received \$100 Visa gift cards. Approximately 6,000 nominations were submitted from July 14 – October 21, 2008. A panel of judges reviewed the nominations and selected the winners based on a clear demonstration of assistance and goodwill and an ability to motivate others.

Advance America is proud of its role in helping hardworking Americans in times of financial need. The "Who Is There For You?" campaign is an extension of the year-old "You Advance America" effort, which salutes the Company's customers. Thousands of hardworking Americans who perform essential jobs in our communities —teachers, police officers, bus drivers—sometimes find themselves struggling to make ends meet between pay checks. The steady demand for short-term credit options like payday advances reflect the financial pressures that our customers face every day. Advance America offers them a tool to manage their money without affecting their credit rating, while covering cash shortfalls with dignity and privacy. The Company seeks to foster healthy personal financial choices, and strongly supports efforts to educate consumers about making 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 payday cash advance services, with approximately 2,700 centers in 36 states. 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.

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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 Quarterly Report on Form 10-Q for the fiscal quarter ended September 30, 2006, a copy of which is available from the Securities and Exchange Commission, upon request from us, or by going to our website: www.advanceamericacash.com.