



hfma certification

HFMA Certification Program New Program Features Frequently Asked Questions Fall 2010

New Program Features

Q: I have heard that the certification program was revised. What are the changes?

A: The HFMA Board of Examiners has restructured the program as summarized in the following chart:

Existing Certification Program	New Certification Program (effective January 2011)
Successful completion of two (2) certification examinations required: the Core and a Specialty (Accounting & Finance, Patient Financial Services, Managed Care, Physician Practice Management)	Successful completion of one (1) comprehensive certification examination is required
Candidates must be regular members of HFMA for a minimum of two (2) years.	Candidates must hold HFMA membership. No time duration prior to becoming certified is required.
Preparation materials are available as printed hard copy	Preparation materials will be available online

Q: At what career level is the certification program designed?

A: The intended audience for certification is mid-level healthcare finance professionals who aspire to the executive level and/or who desire confirmation of financial management expertise. Because the certification exam is directed to management level issues, the Board of Examiners

strongly recommends that candidates have a minimum of 3- 5 years management experience. The exam is designed for individuals at this level in their careers. Someone below this level, or not working directly within healthcare finance would likely not pass the exam.

Examples of those mid-level healthcare finance professionals with suitable professional experience to take the examination would include: Director Patient Financial Services, Director Reimbursement, Patient Accounts Manager, Billing Director, Controller, Director Business Services, Director Finance, General Manager Finance, Business Office Manager, Treasury Manager, Partner and Principal, Director Patient Financial Services, Director Reimbursement, Patient Accounts Manager, Billing Director, Controller, Director Business Services, Director Finance, General Manager Finance, Business Office Manager, Treasury Manager, Partner and Principal

The certification program would also be beneficial for senior accountants and senior financial analysts.

Q: I am interested in moving into the healthcare field. Would HFMA's certification help me transition to healthcare?

A: Because the certification exam is directed to management level issues, the Board of Examiners strongly recommends that candidates have a minimum of 3- 5 years management experience. Someone below this level, or not working directly within healthcare finance would likely not pass the exam.

HFMA will be providing advanced technical study certificate programs in 2011. These programs would be helpful to individuals seeking appropriate technical knowledge and skill development to work in healthcare finance.

Q: Why are changes being made to the certification program?

A: HFMA desires to provide deep technical financial management education and career development opportunities. Certification is an integral service to achieving these goals.

HFMA conducted a comprehensive field study to review certification program features. The findings specified members desires for:

- Financial management education that is comprehensive, cross-functional, integrated;
- Increased access and availability of preparation materials and examinations;
- Ease of use

HFMA's Board of Examiners employed these findings as guiding principles in restructuring HFMA certification.

Q: Why will there be one certification exam instead of two?

A: The purpose of the field study undertaken by HFMA's Board of Examiners was to define the knowledge and skills needed by successful healthcare financial managers today. Additional research was undertaken to identify desired program features and certification industry best practices.

The field study findings defined a body of knowledge that is technically deep, cross functional and integrated. Six knowledge areas were identified by the field as essential to quality healthcare financial management: revenue cycle, budgeting & forecasting, financial reporting, internal controls, disbursements and contracting. These knowledge areas are the knowledge foundations for successful financial management. Field study participants emphasized the reality that as financial managers they are involved regularly in cross-functional management teams and are counted on to be a financial guide.

Research into current testing industry practices assisted the Board of Examiners in determining the most appropriate approach for HFMA regarding assessing candidate's knowledge. The Board of Examiners adopted one, comprehensive examination across the six knowledge areas as required for certification.

Q: How will the certification examination be structured and administered?

A: The certification examination will consist of 150 multiple choice questions delivered via the Internet. The exam will cover six content areas: revenue cycle, budgeting & forecasting, financial reporting, internal controls, disbursements and contracting. Candidates will be allowed 4 hours to complete the examination.

Unsuccessful candidates will be allowed to retest according to certification program policies for retesting.

Q: What topics are presented in each of the six content areas?

A: The practice knowledge and skills presented the preparation materials and assessed in each content area is summarized in the following chart. Approximate weightings of each content area in the examination are listed.

HFMA Certification Exam		% of Exam
I. REVENUE CYCLE FUNCTIONS		21-25%
1	Data collection (demographic, financial, clinical, authorization, verification)	
2	Charge capture and recording of clinical events (test is ordered, physician sees a patient)	
3	Clinical documentation and coding (e.g., clinical quality standards)	
4	Bill generation (e.g. underlying applications, claim scrubber)	
5	Accounts receivable posting (e.g., cash, contractual, denial management, write-offs)	
6	Collections/reimbursement (expected vs. actual, coordination of benefits, charity care/bad debt policy, credit balances)	
7	Payor payment audits (pre, post, concurrent)	
	Total	
II. DISBURSEMENT FUNCTIONS		4-8%
	<u>Payroll</u>	
8	Regulatory data collection employee/independent contractor financial data collection (e.g., I-9, W-4, W-9)	
9	Workload data collection (e.g., hours, overtime, sick time, vacation time), exemptions	

Purchasing

- 10 Creation of requisition/P.O./check request
- 11 Authorization
- 12 Procurement (e.g. contract, RFP)
- 13 Verification/Approval
- 14 Payment processing/posting

Total

III. BUDGETING/FORECASTING FUNCTIONS 18-22%

- Data collection and analysis (historical, volume, revenues, expenditures)
- 15
- 16 Projection (revenue, volume, expense)
- 17 Capital planning (e.g., needs assessment, building and equipment)
- 18 Cash flow (in and out)
- 19 Budget analysis and monitoring (e.g., variance analysis)
- Financing options analysis (e.g., tax-exempt, lease/purchase, debt instrument, cash equity/stock)
- 20

Total

IV. INTERNAL CONTROL FUNCTIONS 15-19%

Controls

- 21 Segregation of duties
- 22 Safeguarding of assets
- 23 Safeguarding of data
- 24 Regulatory compliance (HIPAA, EMTALA, PHI, Stark, Sarbanes-Oxley)
- Billing compliance (e.g. internal audits, charge validation, MAC, RAC,
- 25 ZPIC, MIC, OIG, FCA)
- 26 Information technology system validation (interfaces and hand-offs)

Total

V. FINANCIAL REPORTING FUNCTIONS 16-20%

- Preparation of financial statements (e.g. GAAP, non-GAAP, period-end closing)
- 27
- Governmental reporting (e.g., cost reporting, IRS reporting, Medicare/Medicaid, CHAMPUS)
- 28
- Internal management reporting (e.g., cost accounting, productivity analysis, benchmarking, departmental analysis)
- 29
- Ratio analysis (e.g., days in accounts receivable, days in accounts payable, cash on hand)
- 30

Total

VI. CONTRACT MANagements FUNCTIONS 13-17%

- Monitor contracts to ensure performance compliance (e.g., physician, payor, maintenance, vendor, group purchase organizations, purchasing)
- 31

Q: Are there study materials available to assist in preparing for the examination?

A: Yes. Study materials will be available online beginning in January 2011 at \$195. Access to the preparation materials is for one calendar year from the date of purchase. It is recommended that the certification examination be taken within that one year access period to allow for further study in the event a retake is needed.

Please note that HFMA is no longer providing certification preparation materials in printed form. Online delivery provides wider access to the content, the ability to update materials more quickly and makes the preparation materials more affordable for candidates.

The online materials are not printable. The preparation materials are designed as an online learning experience. Providing a print option would lose important learning features, e.g. feedback on quizzes, answers to problems, the opportunity to submit a question, etc.

Q: How often will the certification content be updated?

A: The fundamental value of certification is its relevance to contemporary practice. This is of particular importance in an industry as dynamic as healthcare. Therefore, the certification content will now be reviewed annually instead of the current bi-annual review and updated as needed.

Comprehensive field study findings, such as those HFMA now possesses, generally remain current for three to five years depending on developments in the professional environment. HFMA continues to monitor the healthcare financial management profession and the industry business environment and will conduct additional field study as needed.

Q: What happens to the specialty certification?

A: Specialty certification examinations will no longer be offered. Instead, HFMA is developing advanced studies certificate programs in accounting & finance, revenue cycle/patient financial services, physician practice management and managed care. These will be available online.

The advanced studies certificate programs will provide education in and assessment of an individual’s knowledge in a given area. All courses will include a concluding examination. The certificate program is **not** a certification but confirmation of knowledge within a specialty area.

Q: How much will the new materials cost?

A: The ability to provide materials online allows HFMA to provide them more economically, decreasing the total financial commitment. The chart below illustrates the changes:

		Existing Certification Program	New Certification Program (available January 2011)
Preparation Materials	Core self-study	\$325	\$195
	Specialty self-study	\$325	
Examinations	Core exam	\$125	\$395 (Includes 1 exam & CHFP application fee)
	Specialty exam	\$125	
CHFP Fee		\$75	
Total		\$975	\$590
Examinations retake		\$125 per retake	\$200 per retake (Includes CHFP application fee)

Q: What is the process for retaking the certification examination should I be unsuccessful?

A: HFMA Board of Examiners’ Policy stipulates that a candidate must wait at least 90 days before being allowed to retake the certification examination. This is standard testing industry practice and allows time for candidates to further prepare for the examination.

Candidates may re-register for the examination through HFMA’s testing provider partner Castle Worldwide. A \$200 examination retake fee will be charged (No additional fee will be charged for the CHFP application).

Q: Are there any other program changes to be aware of in addition to the changes in examination format and candidate eligibility?

A: Yes. HFMA is changing candidate processes to meet certification industry best practices and make certification easier to obtain. The following chart summarizes these process changes:

Current Certification Program	New Certification Program (effective January 2011)
Order self-study preparation materials with required fees: Core self study: \$325 Specialty self study: \$325 Allow time for shipping. Expedited service fee: \$25	Order preparation materials online with required fee: \$195. Instant access
Submit online application with appropriate exam fees: Core: \$125 Specialty: \$125	Online exam registration and CHFP processing: \$395
Pass first exam and the candidate status is “conditioned”. The second exam must be successfully completed within 24 months of the first exam	Pass one comprehensive examination and become certified. CHFP processing immediate

Current Certification Program	New Certification Program (effective January 2011)
Pass second exam and candidate may apply for certification	n/a
Submit a conforming CHFP application: two (2) letters reference are required and the application must be notarized. \$75 processing fee	No application or fee required
Allow 60 to 90 days for application processing	n/a

Q: Will the process to maintain certification be changed?

A: No. Certified members will still be required to complete 90 hours of continuing education across a three-year period. Continuing education will continue to be reported using HFMA’s online reporting system.

Q: How will the new certification exam be administered?

A: The examination will be delivered via the Internet at designated testing sites operated by Castle Worldwide. Over 400 sites are currently available to HFMA and sites may be found in all 50 states, cf Appendix A (Page 14) for a listing of the cities, states and zip-codes in which Castle Worldwide sites are available. Candidates will be allowed to make all exam scheduling arrangements online. When registering, candidates will be able to view the exact address for their selected testing site prior to confirmation. The majority of Castle Worldwide sites are open for testing Monday through Saturday during normal business hours. Exam candidates may select a date and time based on site availability during exam registration (online via Castle’s website). This change to using testing centers was made to make certification services easier for candidates to use by streamlining candidate processing and to increase access to the examination.

Q: What will the role of the chapter be in the examination process?

A: Chapters will continue to be actively involved in the certification process especially with regards to helping candidates prepare for the examination. However, chapters will no longer be required to provide the IT infrastructure and proctors needed for certification testing.

Transition Planning

Q: How will the transition to the new program happen?

A: The existing certification program is in the second year of a two year cycle (2009-10). All preparation materials and examinations expire on December 31, 2010. The new online preparation materials and examinations will be available January 2011.

Q: What should I do if I'm currently in the process of getting certified or had planned to get certified in 2010?

A: The chart below illustrates recommended actions. Please note that it is up to the discretion of the individual candidate to determine their own course of action.

Candidate Status	Recommended Action
I have purchased study materials but have not taken a certification examination.	Wait until January 2011 to take the new exam. Your exam preparation materials will be replaced at no charge when they become available. If you choose to continue under the current certification model, you will need to successfully complete both examinations by December 31, 2010.
I am scheduled for a chapter coaching course before January 2011.	Participate. Much of the content reviewed will still be applicable to the new exam.
I have successfully completed one exam and have extensive	Take the second examination before December 31, 2010

Candidate Status	Recommended Action
preparation for the second.	
I have completed one exam and purchased a second exam self-study but have not spent extensive time preparing for the second exam.	Wait until January 2011 to take the new exam. Your exam preparation materials will be replaced at no charge when they become available.
I have successfully completed both exams but not yet met the 2 year membership requirement. I have not yet submitted my CHFP application.	Submit the current CHFP application and fee before 12/31/2010 and you will be automatically certified in January 2011. HFMA will waive the 2 year membership requirement.
I have successfully completed one exam and will be taking the second before the end of the year. I will not meet the 2 year membership requirement for several months after that.	Successfully complete both exams. Submit the current CHFP application and fee before 12/31/2010 and you will be automatically certified in January 2011. HFMA will waive the 2 year membership requirement.
I need to retake a certification exam.	Retake before December 31, 2010.

Q: Will the current self-study materials be useful in preparing for the new certification examination?

A: It is important to understand the role of the preparation materials. HFMA certification examinations are grounded in healthcare financial management practice. The most important preparation for the certification examination is thorough understanding of professional practice today. Industry experience factors heavily in successfully completing the certification process.

Preparation materials are designed to raise awareness of significant issues but cannot be all encompassing. The preparation materials are a guide but only one set of guides among many. Chapter coaching courses, mentors, professional development also are preparation materials. The current self-study materials therefore have value in preparing for the new examination

to the extent they assist you in deepening understanding of professional practice.

The distinction between the current materials and the new materials is one of focus. The new materials provide a more cross-functional, integrated presentation of needed practice knowledge and technical skills for mid-level healthcare finance managers. There is less emphasis on a stand-alone specialty area.

Q: Do I have to review the new preparation materials in order to successfully complete the new certification examination?

A: No. It is very possible that experienced mid-level finance professionals who have been involved in ongoing professional development and education may pass the examination. Remember, the preparation materials are a guide for successfully completing the examination but cannot substitute for practice experience.

Q: Will the current examinations be extended past the expiration date for candidates wishing to complete certification under the current two-examination system?

A: The current materials and examinations expire on December 31, 2010. At that time the materials and examinations are retired from use in the field. All candidates completing certification with the current examinations must have their first attempt at the examinations completed before December 31, 2010.

Q: I know there is a 90 day waiting period for reexaminations. What happens if I am unsuccessful with the certification examination in the fall 2010 and the required 90 day waiting period extends past the current cycle?

A: To provide for planning and retakes for examination candidates who are unsuccessful late in calendar year 2010, the Board of Examiners will allow the current certification exams (2009-10) to remain available for reexaminations only during a grace period extending from January 1 until

April 1, 2011. First attempts at the current examinations must be done prior to January 1, 2011.

Q: What is the process for a retake under the current process?

A: Request the 2009-10 Certification Examination Retake Application form from the Certification department at HFMA. Email certification@hfma.org or call (800) 252-4362, ext. 311. Retakes will be administered using the current testing system; the candidate will select a local chapter proctor and determine a date/ location to take the test. HFMA will send the candidate a list of proctors in their local chapter to assist with the process. 2009-10 examination retakes will NOT be administered through the new Castle Worldwide testing centers.

Please note: Candidates who are unsuccessful on a second attempt during the 2011 grace period will be required to complete certification with the new comprehensive single exam.

Appendix A
Castle Worldwide Testing Center Sites
Listing by City, State and Zip Code

City	State	Zip
Hayward	CA	94545
Fort Meyers	FL	33916
Miami-Flagler St	FL	33144
Plantation	FL	33324
Tampa	FL	33634
Boise	ID	83704
Baltimore	MD	21202
Ellicott City	MD	21043
Gaithersburg	MD	20878
Traverse City	MI	49686
Charlotte	NC	28273
Nashua	NH	03063
Eatontown	NJ	07724
Mount Laurel	NJ	08054
Pleasantville	NJ	08232
Albuquerque	NM	87109
New York	NY	10118
Cleveland	OH	44125
San Juan	PR	00907
Alexandria	VA	22314
Ashburn	VA	20147
Glen Allen	VA	23059
Herndon	VA	20170
Phoenix	AZ	85004
El Segundo	CA	90245
San Diego	CA	92101
San Francisco	CA	94104
Denver	CO	80222
Washington - downtown	DC	20005
Orlando	FL	32835
Atlanta	GA	30328
Chicago	IL	60606
Downers Grove	IL	60515
Indianapolis	IN	46250
Burlington	MA	01803
St. Louis Park	MN	55416
Omaha	NE	68164
New York	NY	10004
Dublin	OH	43016
King of Prussia	PA	19406
Dallas	TX	75240

HFMA Certification Program
Frequently Asked Questions
Fall 2010 – Updated 12/22/2010

Herndon	VA	20170
Kirkland	WA	98033
Anchorage	AK	99503
Juneau	AK	99801
Ketchikan	AK	99901
Soldotna	AK	99669
Birmingham	AL	35215
Birmingham	AL	35294-1150
Huntsville	AL	35896
Millbrook	AL	36054
Mobile	AL	36693
Arkadelphia	AR	71999
Conway	AR	72035
Fayetteville	AR	72701
Little Rock	AR	72204
Searcy	AR	72149-2991
Flagstaff	AZ	86011
Glendale	AZ	85306
Mesa	AZ	85202
Phoenix	AZ	85042
Phoenix	AZ	85013
Scottsdale	AZ	85258
Sierra Vista	AZ	85635
Tucson	AZ	85715
Bakersfield	CA	93305
Bakersfield	CA	93308
Bakersfield	CA	93311
Canoga Park	CA	91303
FRESNO	CA	93740
Fullerton	CA	92832
Irvine	CA	92618
Long Beach	CA	90808
Los Angeles	CA	90045
Millbrae	CA	94030
Montebello	CA	90640
Palm Desert	CA	92260
Redding	CA	96002
Sacramento	CA	95819
San Diego	CA	92182
San Jose	CA	95110
San Jose	CA	95128
Santa Maria	CA	93454
Van Nuys	CA	91401
Whittier	CA	90601
Centennial	CO	80112
Colorado Springs	CO	80906
Denver	CO	80204

Denver	CO	80221
Durango	CO	81301
Fort Collins	CO	80526
Ft. Collins	CO	80523
Greeley	CO	80639
Greenwood Village	CO	80111
Lakewood	CO	80228
Littleton	CO	80160
Pueblo	CO	81004
East Hartford	CT	06108
HARTFORD	CT	06106
Milford	CT	06460
Woodbridge	CT	06525
Washington	DC	20009
Dover	DE	19901
Georgetown	DE	19947
Wilmington	DE	19809
Bellevue	FL	34420
Boca Raton	FL	33431
Cooper City	FL	33330
Davie	FL	33314-7714
Fort Lauderdale	FL	33305
Ft. Myers	FL	33965
Gainesville	FL	32611
Jacksonville	FL	32202
Jacksonville	FL	32216
Miami	FL	33176
Miami Gardens	FL	33054
Orlando	FL	32809
Panama City Beach	FL	32407
Port St. Lucie	FL	34952
Tampa	FL	33637
Tampa	FL	33606
West Palm Beach	FL	33409
Athens	GA	30602
Atlanta	GA	30342
Atlanta	GA	30303
Augusta	GA	30909
Augusta	GA	30904
Columbus	GA	31904
Dahlonega	GA	30597
Marietta	GA	30060
Milledgeville	GA	31061
Norcross	GA	30093
Statesboro	GA	30460
Tifton	GA	31793
Valdosta	GA	31698

Tamuning	GU	96913
Honolulu	HI	96822
Kahului	HI	96732
Kapaa	HI	96746
Cedar Falls	IA	50614
Davenport	IA	52807
Iowa City	IA	52242
Ottumwa	IA	52501
W. Des Moines	IA	50266
West Burlington	IA	52655
Boise	ID	83704
Boise	ID	83725
Lewiston	ID	83501
Moscow	ID	83844
Rexburg	ID	83460-0675
Chicago	IL	60634
Chicago	IL	60640
Glen Ellyn	IL	60137
Joliet	IL	60432
Morris	IL	60450
Naperville	IL	60563
Normal	IL	61790
Oak Forest	IL	60452
Springfield	IL	62794
Anderson	IN	46013
Batesville	IN	47006
Bloomington	IN	47404
Columbus	IN	47203
Evansville	IN	47710
Fort Wayne	IN	46805
Fort Wayne	IN	46804
Gary	IN	46409
Indianapolis	IN	46202
Indianapolis	IN	46216
Kokomo	IN	46901
Lafayette	IN	47905
Lawrenceburg	IN	47025
Madison	IN	47250
Marion	IN	46953
Muncie	IN	47302
Sellersburg	IN	47172
South Bend	IN	46601
Tell City	IN	47586
Terre Haute	IN	47802
Terre Haute	IN	47809
Valparaiso	IN	46383
Hays	KS	67601

Manhattan	KS	66506
Pittsburg	KS	66762
Wichita	KS	67260
Florence	KY	41042
Lexington	KY	40511
Lexington	KY	40503
Louisville	KY	40222
Louisville	KY	40208
Alexandria	LA	71302
Bossier City	LA	71111
Hammond	LA	70402
Lafayette	LA	70503
Laplace	LA	70068
Natchitoches	LA	71497
New Orleans	LA	70119
New Orleans	LA	70148
West Monroe	LA	71292
Boston	MA	02125
Boston	MA	02125
Holyoke	MA	01040
Springfield	MA	01105
Arnold	MD	21012
Baltimore	MD	21215
Baltimore	MD	21215
Columbia	MD	21044
Frederick	MD	21702
Hagerstown	MD	21742
La Plata	MD	20646
Largo	MD	20774
Wheaton	MD	20902
Wye Mills	MD	21679
Orono	ME	04469
Windham	ME	04062
Berrien Springs	MI	49104
Dearborn	MI	48126
Dearborn	MI	48126
Dowagiac	MI	49047
East Lansing	MI	48824
Lansing	MI	48901
Sault Ste. Marie	MI	49783
University Center	MI	48710
Alexandria	MN	56308
Grand Marais	MN	55604
Mankato	MN	56002
Minneapolis	MN	55455
St. Cloud	MN	56303
Cape Girardeau	MO	63701

Columbia	MO	65211
Hillsboro	MO	63050
Kansas City	MO	64110
Kirksville	MO	63501
Park Hills	MO	63601
Poplar Bluff	MO	63901
Rolla	MO	65409
Springfield	MO	65802
St. Louis	MO	63113
St. Louis	MO	63102
Meridian	MS	39307
Mississippi State	MS	39762
Billings	MT	59101
Bozeman	MT	59717
Great Falls	MT	59405
Helena	MT	59625
Missoula	MT	59812
Boone	NC	28608
CARY	NC	27513
Charlotte	NC	28206
Durham	NC	27701
Fayetteville	NC	28301
Greensboro	NC	27401
Hudson	NC	28638
MORRISVILLE	NC	27560
Morrisville	NC	27560
Wilmington	NC	28403
Bismarck	ND	58501
Fargo	ND	58108-6050
Kearney	NE	68849
North Platte	NE	69101
Omaha	NE	68131
Hooksett	NH	03106
Edison	NJ	08837
Fort Lee	NJ	01724
Maplewood	NJ	07040
Passaic	NJ	07055
Ridgefield	NJ	07657
Albuquerque	NM	87131
Farmington	NM	87402
Santa Fe	NM	87508
North Las Vegas	NV	89030
Albany	NY	12205
Brooklyn	NY	11205
Brooklyn	NY	11210
Buffalo	NY	14209
East Syracuse	NY	13057

Flushing	NY	11354
Getzville	NY	14068
New York	NY	10018
New York	NY	10016
New York	NY	10018
New York	NY	10012
Poughkeepsie	NY	12601
Rochester	NY	14626
Syracuse	NY	13215
Akron	OH	44325
Bowling Green	OH	43403
Chillicothe	OH	45601
Cincinnati	OH	45221
Cincinnati	OH	45242
Cleveland	OH	44105
Columbus	OH	43201
Columbus	OH	43213
Columbus	OH	43215
Kettering	OH	45420
Marietta	OH	45750
New Philadelphia	OH	44663
Newark	OH	43055
Orrville	OH	44667
Ravenna	OH	44266
Toledo	OH	43607
Norman	OK	73072
Tulsa	OK	74106
Tulsa	OK	74115
Eugene	OR	97403
Grants Pass	OR	97527
Portland	OR	97201
Roseburg	OR	97470
White City	OR	97503
Bloomsburg	PA	17815
Mt Braddock	PA	15465
Philadelphia	PA	19122
Pittsburgh	PA	15219
Pittsburgh	PA	15205
Pleasant Gap	PA	16823
Washington	PA	15301
Carolina	PR	00985
Providence	RI	02906
Smithfield	RI	02917
Columbia - Irmo	SC	29063
Conway	SC	29526
Graniteville	SC	29829
Greenville	SC	29606

Rock Hill	SC	29730
Sioux Falls	SD	57107
Spearfish	SD	57799
Chattanooga	TN	37403
Jackson	TN	38301
Knoxville	TN	37933
Martin	TN	38237
Memphis	TN	38152
Murfreesboro	TN	37132
Nashville	TN	37209
Amarillo	TX	79109
Arlington	TX	76017
Austin	TX	78752
Beaumont	TX	77707
Bedford	TX	76021
Brownsville	TX	78520
Brownwood	TX	76801
Corpus Christi	TX	78412
Dallas	TX	75275
Dallas	TX	75244
El Paso	TX	79906
El Paso	TX	79925
El Paso	TX	79968
El Paso	TX	79902
El Paso	TX	79936
Ft Worth	TX	76179
Houston	TX	77004
Houston	TX	77065
Houston	TX	77204
Huntsville	TX	77341
Irving	TX	75062
Irving	TX	75063
Kingwood	TX	77339
Laredo	TX	78041
Lubbock	TX	79409
Nacogdoches	TX	75962
Pflugerville	TX	78660
Pharr	TX	78577
Plano	TX	75074
San Antonio	TX	78217
Sugar Land	TX	77478
Victoria	TX	77901
Victoria	TX	77901
Waco	TX	76710
Weatherford	TX	76086
Wichita Falls	TX	76308
Monticello	UT	84535

Ogden	UT	84408
Provo	UT	84602
Salt Lake City	UT	84180
Sandy	UT	84070
St. George	UT	84770
Abingdon	VA	24210
Chantilly	VA	20151
Colonial Heights	VA	23834
Falls Church	VA	22044
Manassas	VA	20109
Norfolk	VA	23502
Richmond	VA	23294
Richmond	VA	23236
Roanoke	VA	24016
Randolph	VT	05060
Rutland	VT	05701
St. Johnsbury	VT	05819
Bellingham	WA	98225
Ellensburg	WA	98926
Redmond	WA	98052
Seattle	WA	98122
Spokane	WA	99217
Tacoma	WA	98466
Fond du Lac	WI	54935
Green Bay	WI	54307
Madison	WI	53706
Milwaukee	WI	53201
Oshkosh	WI	54901
Superior	WI	54880
Ashland	WV	24868
Charleston	WV	25301
Fairmont	WV	26554
Morgantown	WV	26505
Princeton	WV	24740
Casper	WY	82601
Laramie	WY	82071
Riverton	WY	82501
Fairbanks	AK	99701
Birmingham	AL	35209
Phoenix	AZ	85051
Tempe	AZ	85282
Tucson	AZ	85715
Anaheim	CA	92806
Burbank	CA	91505
Burbank	CA	91502
Culver City	CA	90230
Modesto (Ceres)	CA	95307

Sacramento	CA	95843
Santa Clara	CA	95050
Cedar Falls	IA	50613
Dubuque	IA	52002
Ballwin	MO	63011
St. Louis	MO	63114
Lincoln	NE	68508
Las Vegas	NV	89119
Reno	NV	89502
Blue Bell	PA	19422
Philadelphia	PA	19152
Memphis	TN	38118
Nashville	TN	37228
West Valley City	UT	84119
Renton	WA	98057
Madison	WI	53713
Little Rock	AR	72211
Fairfield	CA	94534
Lathrop	CA	95330
Livermore	CA	94551
Modesto	CA	95356
Sacramento	CA	95833
Des Moines	IA	50266
Grand Rapids	MI	49544
Raleigh	NC	27606
Harrisburg	PA	17112
Pittsburgh	PA	15276
Pittsburgh	PA	15235
Columbia	SC	29233
Airdrie	AB	T4B3K8
Calgary	AB	T2E7C8
Edmonton	AB	T5J 1L4
Vermilion	AB	T9X 1K5
Kamloops	BC	V2C 5N3
Vancouver	BC	V6E 3W1
Winnipeg	MB	R3E OW2
Winnipeg	MB	R3B0Y4
Halifax	NS	B3L 4 P1
London	ON	N6H 3S3
Mississauga	ON	L5B 1M3
Mississauga	ON	L5B2T4
Ottawa	ON	K1P 5H3
Toronto	ON	M9P 3S5
Windsor	ON	N9B 3P4
Charlottetown	PE	C1A 1K8
Montreal	QC	H3H 1M4
Moose Jaw	SK	S6H 4R4

Prince Albert	SK	S6V 6G1
Regina	SK	S4P 3A3
Saskatoon	SK	S7K 3R5