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## NEW CARDS TO HELP CHARITIES IN ISRAEL

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South Florida's Jewish community is being courted to get what may be the first credit card to benefit charities in Israel.

While there are hundreds of nonprofits that urge their supporters to make purchases through a Visa or MasterCard that is set up to automatically give them a payment, the focus of the charities is usually in the United States.

The new card targeted to the Jewish community here and across the United States -- being marketed through e-mail blasts and newspaper advertisements this week in Jewish publications -- is called HAS, or Heritage Affinity Services, and was created by two Long Island businessmen.

Some of the charities in the HAS plan include the Jewish National Fund, which plants trees, builds reservoirs and creates parks in Israel; the Gush Etzion Foundation, which creates playgrounds, furnishes schools and assists needy families; A Time, which offers support for couples experiencing infertility; One Family Fund, which provides assistance to terrorism victims; and Chabad's Children of Chernobyl, which takes children from the contaminated areas of Belarus and Ukraine to Israel for medical treatment.

Run through U.S. Bank, the cards issued are Visa or MasterCard.

"This is the first one in the affinity world that focuses on Israel or another country," said Debbie Bear, relationship manager for U.S. Bank. "They created this organization solely for this card. They are very engaged and dedicated to the cause."

HAS creators Menachem Landau and Zev Dobuler said they are banking on the idea that American Jews want to support Israel, and this is an easy way for them to do so.

"Credit cards are so heavily used in the U.S. that it was a natural choice to come up with a credit-card product that is not only as good as anything they already have in their wallets, but make charitable contributions, too," Landau said.

So many people are expected to sign up that U.S. Bank is offering a "double-dipping" program in which points can also be redeemed for El Al Airlines and hotels in Israel, among other benefits, in addition to the charities. In addition to money being donated each time a purchase is made, a "bounty is given for each time a card is opened and activated," Bear said.

Tanya Turner, senior vice president at U.S. Bank, won't say exactly how much money goes to the charity from each purchase customers make, saying that's a contractual arrangement. But of the 115 affinity cards the



company has, the charity donations have paid for things such as a new football stadium for one U.S. university and restroom renovations at Yellowstone National Park for a park preservation nonprofit.

She said many churches, special interest groups, fraternal organizations and even a bull riders organization all have affinity cards.

Gina Doynow, senior vice president at Citicorp Credit Services, also offers affinity cards through Visa and MasterCards. She would not release how many affinity cards the company has and would only name two: the American Dental Association, which has used money for oral health programs, and a for-profit company, Intuit, that creates personal financial software. All affinity arrangements are within the United States, she said.

"The credit cards are specifically tailored to their needs," she said. "It contributes in a significant way to their charitable organizations."

Chase Card Services offers customers 86 affinity cards through Visa or MasterCard, which include 30 nonprofits such as St. Jude Children's Research Hospital, said Jessica Iben, spokeswoman.

With MBNA, the country's largest affinity card lender with 5,200 choices, customers can use cards that benefit professional associations, colleges, nonprofits, and sports teams, among others, company spokesman Jim Donahue said. The groups serve U.S. interests with Visa, MasterCard and American Express.

"The affinity cards allow the cardholder to express the affinity he or she has for a certain organization and at the same time deliver a financial benefit to that organization which is used to fund programs and activities ... which are underfunded," he said.

At HAS ([www.hasadvantage.com](http://www.hasadvantage.com)), customers can pick from 13 charities in the network; HAS is talking with another 25 to add to the mix. The IRS recognizes all the charities as nonprofits, organizers said.

"It will give them a good feeling every time they use the card," Landau said.

He said the charities "are near and dear to the Jewish population."

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