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## **Credit Union 24 Partners with Cardtronics to Help Credit Unions Boost Market Presence**

*ATM Branding program offers cost-effective solution to strengthen credit union message*

**TALLAHASSEE, Fla.** – November 03, 2008 – Credit Union 24, the country's largest credit union-owned ATM and point-of-sale (POS) network, is working with ATM operator Cardtronics to provide credit unions with an ATM Branding program designed to expand a credit union's market presence. The program allows credit unions to brand ATMs in their existing and emerging markets. The ATMs, owned by Cardtronics and placed with leading national retailers across the country, are surcharge-free for members for the branding credit unions, which are able to place their logos, signage and transaction-screen messages on the ATMs. Branding credit unions are able to realize many of the benefits of an expanded, company-owned ATM network without incurring the capital and operational costs of actually purchasing, deploying and servicing additional ATMs.

"We have a terrific opportunity these days to promote the credit union advantage to consumers," said Credit Union 24 President/CEO Jim Park. "ATM branding is a cost-effective tool for reinforcing the credit union message to prospective members while reminding current members that they've made the right choice."

Cardtronics is the world's largest ATM operator and works with thousands of retailers, including six of the top-10 retailers in the country, to deploy ATMs in locations where consumers need them most. Through the ATM Branding program, credit unions can take advantage of the fact that their members and prospective members are already visiting these locations and will be effectively exposed to the credit union brand and messages.

"By leveraging the powerful ATM network and retail relationships Cardtronics has created, credit unions can provide better service to their members while extending the reach and presence of their brands," stated Bob Colabrese, Senior Vice President of Financial Services for Cardtronics.

### **About Credit Union 24, Inc.**

Credit Union 24 is a flexible, member-owned, full-service, deposit-taking ATM and POS network with multiple processor links, hundreds of thousands of POS locations at national retailers and local merchants, and more than 100,000 ATM terminals across the country. Credit Union 24's CU HERE surcharge-free programs combine to create the largest surcharge-free ATM presence in the country. Headquartered in Tallahassee, Fla., the Credit Union 24® Network is a strong, growing and independent EFT cooperative and is the largest credit union-owned ATM and POS network in the U.S.

### **About Cardtronics, Inc.**

Headquartered in Houston, Texas, Cardtronics (Nasdaq:CATM) is the world's largest operator of ATMs. Cardtronics operates approximately 33,000 ATMs, with ATMs in every major U.S. market, approximately 2,500 ATMs throughout the United Kingdom, and approximately 1,800 ATMs in Mexico. Major merchant clients include 7-Eleven(r), Chevron(r), Costco(r), CVS(r)/pharmacy, Duane Reade(r), ExxonMobil(r), Rite Aid(r), Safeway(r), Sunoco(r), Target(r), and Walgreens(r). Complementing its ATM operations,

Cardtronics works with financial institutions of all sizes to provide their customers with convenient cash access and deposit capabilities through ATM branding, surcharge free programs, and image deposit. Approximately 10,000 Cardtronics owned and operated ATMs currently feature financial-institution brands. For more information, please visit the company's website at [www.cardtronics.com](http://www.cardtronics.com).

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