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Credit Union 24's Surcharge-Free ATM Access Goes International
2500 ATMs in United Kingdom added to CU HERE Surcharge-Free Programs

TALLAHASSEE, Fla. – November 10, 2008 – Credit Union 24, the country's largest credit union-owned ATM and point-of-sale (POS) network, announced today that its CU HERE surcharge-free ATM programs now include approximately 2,500 ATM locations in the United Kingdom. The integration of the UK's Bank Machine ATM network into the Allpoint Network brings well over 50,000 surcharge-free ATMs to credit union members through Credit Union 24's CU HERE programs.

"We're pleased to have the reach and influence of our participating credit unions expanded with additional international surcharge-free ATM locations," said Jim Park, president and CEO of Credit Union 24, Inc. "Many of the credit unions participating in Credit Union 24 serve an international constituency and strive to accommodate workers abroad, vacationing members and military personnel."

Credit Union 24's CU HERE programs combine surcharge-free ATMs from credit union issuers and regional and national networks to give members a seamless offering of more than 50,000 surcharge-free ATMs nationwide. So far this year, Credit Union 24's CU HERE programs have saved credit union members more than \$20 million in ATM surcharge fees.

Research conducted by BankRate.com concluded that the average ATM fee assessed to non-account holders rose 13 percent from last year, averaging \$3.43 per transaction in 2008. The \$3.43 average ATM fee includes the surcharge levied by the ATM's owner for non-account holders (\$1.97) as well as the fee that financial institutions generally charge for using an out-of-network ATM (\$1.46). An independent research study also estimated that U.S. consumers spent \$8.8 billion on ATM surcharges in 2006 and 2007, and that number is anticipated to grow in 2008 as ATM surcharge fees continue to increase.

To see how the CU HERE programs can benefit your credit union, contact your Credit Union 24 relationship manager or call (877) 570-2824.

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.

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