



FOR IMMEDIATE RELEASE

Credit Union 24 Contact:

Joe Wolf
The Dalton Agency
904-398-5222 ext. 2305
jwolf@daltonagency.com

Sue Nelson, HarborOne Credit Union
508-895-1315
snelson@harboronecu.com

CREDIT UNION 24 WELCOMES HARBORONE CREDIT UNION TO COOPERATIVE, SURCHARGE-FREE ATM NETWORK

TALLAHASSEE, Fla. – November 13, 2008 – Credit Union 24, the country's largest credit union-owned ATM and point-of-sale (POS) network, announced that HarborOne Credit Union has joined its cooperative EFT network. In addition to national ATM and POS coverage, members of the \$1.6 billion HarborOne gain access to more than 50,000 surcharge-free ATMs across the country through Credit Union 24's CU HERE surcharge-free program.

"With the current economic climate, we wanted to offer increased savings to help keep money in our members' pockets and enhance their membership with added value," said James W. Blake, HarborOne's President and CEO. "Credit Union 24 was an excellent choice for this partnership, and we're looking forward to a healthy, mutually beneficial relationship."

Credit Union 24's large presence in the northeast region offers HarborOne's primarily New England-based members significant local surcharge-free ATM access with national reach. Additionally, Credit Union 24's cooperative, member-owned structure affords HarborOne greater flexibility and control over its ATM and POS offerings to its members.

"HarborOne has a long history of providing premium financial products and services to its members, and CU 24's programs complement their business philosophy very well," said Jim Park, Credit Union 24's President and CEO. "HarborOne members will now benefit from nationwide surcharge-free ATM access, while HarborOne can enjoy the control and flexibility available only through a credit union-owned ATM and POS network."

With \$1.6 billion in assets, HarborOne Credit Union is the largest state-chartered community credit union in New England and one of the top 100 in the country. HarborOne serves the financial needs of consumer and business banking customers through a network of 12 full-service branches, with offices in Brockton, Abington, Middleboro, Randolph, Easton, Canton, Raynham, Plymouth and Bridgewater, and a mortgage office in Centerville. Online banking and bill payment is provided through its website at www.harboronecu.com.

-more-

Surcharge-free ATMs have become an important recruiting and retention tool for credit unions, as 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.

Credit Union 24's surcharge-free ATM programs have saved credit union members more than \$20 million in surcharges in 2008 alone, while its credit union-owned POS network allows members access to surcharge-free cash back at the majority of the network's 450,000 point-of-sale locations.

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 United States.

###