



CREDIT UNION 24 CREATES NATION'S LARGEST SURCHARGE-FREE ATM NETWORK

Credit Union 24's surcharge-free network CU HERE expands to more than 45,000 ATMs

TALLAHASSEE , Fla. – December 3, 2007 – Credit Union 24, the only national credit union-owned POS network, today announces the addition of the Allpoint network to Credit Union 24's CU HERE surcharge-free program, creating the largest surcharge-free ATM network in the United States.

The Allpoint ATMs will be a part of the CU HERE *Premium* program, an offshoot of Credit Union 24's surcharge-free CU HERE network, which combines ATMs at participating credit unions and at Publix Supermarkets with MoneyPass Network locations to provide surcharge-free access to Credit Union 24 participants. The combined network will provide credit unions with more than 45,000 surcharge-free ATMs nationwide, with locations in all 50 states.

U.S. consumers spent \$4.2 billion on ATM surcharges in 2007 and are on pace to spend \$4.4 billion on ATM surcharges in 2008, according to Bankrate.com. Over the past decade, the average ATM surcharge has nearly doubled, with some financial institutions currently charging \$3 per transaction.

"ATM surcharges have increased steadily over the past 10 years and we feel it's important that credit unions have control and self-determination over an important financial issue, for the benefit of both the credit unions and their members," said Jim Park, Credit Union 24 President & CEO. "This will enable our participating credit unions to offer their members national surcharge-free reach and expand their own markets--while continuing to provide the benefits and economy of credit union membership."

Combined with the Credit Union 24 point-of-sale network, Credit Union 24 participants can offer their credit union members unfettered access to their funds through hundreds of thousands of locations across the country.

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Credit Union 24 will defray the costs of the Allpoint surcharge-free ATMs during the first year of the program. The expanded CU HERE network will take effect in February 2008. Credit Union 24 participants can opt-in to the CU HERE *Premium* program beginning in January.

"We are very excited about our agreement with Credit Union 24," said Ben Psillas, President of Allpoint. "The strength of the combined networks will benefit both credit unions and credit union members by delivering access and convenience on a national scale."

About Credit Union 24

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 and more than 100,000 ATM terminals across the country. Credit Union 24's CU HERE *Premium* surcharge-free program is the largest fee-free ATM network in the country, and includes both on- and off-premise surcharge-free terminals. Headquartered in Tallahassee, Fla., the Credit Union 24[®] Network is a strong, growing and independent EFT cooperative, and is the only national, credit union-owned POS network in the U.S.

About Allpoint

Allpoint, a division of Cardtronics, is America's Largest Surcharge-Free ATM Network, with 32,000 ATMs in leading national and regional merchant locations across the country. Allpoint provides greater access, convenience and savings to customers of financial institutions with limited ATM presence while providing the institution with the tools to compete more effectively for customers. For more information or to find the nearest Allpoint surcharge-free ATM, visit the company's web site at www.AllpointNetwork.com.

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