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**CU HERE *PREMIUM* PROGRAM ENJOYS FAST START**

*More Than 130 Credit Unions Join the Nation's  
Largest Surcharge-Free ATM Network in Less Than Two Months*

**TALLAHASSEE, Fla.** – January 29, 2008 – Credit Union 24, the only national credit union-owned point-of-sale (POS) network in the U.S., announces today that during the initial opt-in period for the CU HERE *Premium* program more than 130 credit unions have already chosen to participate.

Credit Union 24 announced the creation of the CU HERE *Premium* program, which is the largest surcharge-free ATM network in the country with more than 45,000 ATMs, in December 2008 and since then has received overwhelmingly positive feedback from its member credit unions. The CU HERE *Premium* program will go live on February 6 and member credit unions can continue to opt into the CU HERE *Premium* program through 2008.

“We are pleased with the excitement generated by the CU HERE *Premium* program,” said Jim Park, President and CEO of Credit Union 24. “We thought the program would be well received or we wouldn’t have gone down this path, but the response from our members has been outstanding. Our members are looking forward to offering access to the nation’s largest surcharge-free ATM network to their members and strengthening their credit unions by meeting their members’ – and future members’ – needs.”

The CU HERE *Premium* participating credit unions represent a wide array of financial institutions. Among the CU HERE *Premium* participants are 29 of the largest 200 credit unions in the nation. Four of the Top 10 markets in the United States are represented – Dallas, Miami, Washington, D.C. and Atlanta – and 12 of the Top 50 markets, including Tampa/St. Petersburg, New Orleans and Cleveland, have credit unions that chose to join the CU HERE *Premium* program.

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But many of the participating credit unions are also smaller and mid-sized community credit unions, which reflect on the universal appeal of the CU HERE *Premium* program.

“Credit Union 24 understands that regardless of a credit union’s size it is important for credit unions to focus on serving, retaining – and most important – attracting members, and the CU HERE *Premium* program helps credit unions achieve that by allowing participating credit unions to offer something no other financial institution can – unfettered access to an ATM most anywhere,” Park said. “With the CU HERE *Premium* program, along with our POS network, which has hundreds of thousands of locations with surcharge-free cash-back capabilities in major retailers across the country, including Walgreens, Publix, Winn Dixie, Crown Petroleum, Wal-Mart, Eckerd, Sam's Wholesale Club, Food Lion, Home Depot, Texaco, Dillards and Racetrac, Credit Union24 is bringing tremendous access and value to credit unions and their members.”

#### 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 and more than 100,000 ATM terminals across the country. Credit Union 24’s CU HERE *Premium* surcharge-free program is the largest surcharge-free ATM network in the country. Headquartered in Tallahassee, Fla., the Credit Union 24<sup>®</sup> Network is a strong, growing and independent EFT cooperative, and is the only national, credit union-owned POS network in the U.S.

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