



NOVEMBER 18, 2004

CREDIT UNION 24, MONEYPASS ANNOUNCE RECIPROCAL ALLIANCE

IRVING, TX -- Credit Union 24, Inc., of Tallahassee, Florida, providing ATM & POS network services to more than 410 credit unions in 23 states, and Genpass, Inc., manager of the MoneyPass surcharge-free EFT network and the second-largest ATM driver in the U.S., jointly announced today an alliance wherein participants in CU24's CU HERE surcharge-free program and MoneyPass participants will be able to obtain surcharge-free ATM withdrawals at each other's ATMs. This alliance allows surcharge-free ATM access for CU HERE's 5.5 million cardholders at more than 11,000 ATMs nationwide. The alliance not only adds 2,800 ATMs to those ATMs that MoneyPass cardholders may access surcharge-free, but brings the total number of cardholders that can obtain MoneyPass & CU HERE surcharge-free ATM transactions to more than 12 million.

As part of the alliance, Genpass' MoneyMaker and Money Belt financial institutions will be able to offer their customers access to CU24's Member Access Atlantic ATM/POS Network. CU24's Member Access Atlantic (MAA) is a coast-to-coast, cooperative EFT network open to regional networks, credit union leagues and service organizations nationwide. With Genpass' nationwide ATM coverage, Member Access Atlantic offers cardholders access to tens of thousands of ATMs, plus hundreds of thousands of POS locations throughout the country.

"Credit Union 24 carefully considered our options in selecting a partner," said Jim Park, president and CEO of CU24. "We selected Genpass because they understand the credit union community and the needs of our members. What's more, we're excited about the millions of dollars we will be able to save our members' cardholders in surcharge fees every year," stated Park.

"Credit Union 24 holds the same values as we do as an organization," stated Douglas D. Anderson, president of MoneyPass, "We both continually seek ways to add value for our members and customers." Anderson continued, "We believe that this alliance once again proves the universal value that Genpass and the MoneyPass surcharge-free network brings to credit unions."

Credit Union 24 is a strong, flexible, member-owned, full-service ATM and POS network that offers ancillary electronic funds transfer (EFT) products, with 23 EFT processor links, hundreds of thousands of POS terminals — many with cash-back capabilities — and more than 65,000 ATM locations throughout the United States and abroad. Founded in 1981, The Credit Union 24® Network — a strong, growing and independent vehicle through which participants control their own EFT pricing while maintaining ATM and POS access to credit union members — is the largest credit union-owned POS network in the country,

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and is headquartered in Tallahassee, Florida. For more information about Credit Union 24, Inc., visit www.cu24.com.

Genpass, Inc., with headquarters in Pennsylvania, is a leading provider of PayCards. Genpass also manages the MoneyPass® EFT network through its Irving, Texas-based subsidiary Genpass Technologies®, LLC. Genpass Technologies, which drives ATMs and processes cards in all 50 states, is listed in *ATM and Debit Card News* (July 25, 2003) as the second-largest third-party ATM driver in the U.S. and in *The EFT Data Book* (2003 edition) as one of the largest transaction processors in the U.S., driving approximately 31,000 ATMs located throughout the country. Genpass processes over 360 million transactions annually. Genpass is the only top processor to offer a vertically integrated product suite that includes every aspect of ATM driving, transaction processing, debit card and specialty card services, plus ATM maintenance and supplies from a single source. To find out more about Genpass and/or MoneyPass, visit www.Genpass.com and www.MoneyPass.com.

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