



# Select<sup>®</sup> A Branch ATM NETWORK

*Surcharge-Free, Branded Transactions  
At Every Select-A-Branch ATM*

Program Details

# The World's First Surcharge-Free ATM Network

## How it Works

- Select-A-Branch ATMs recognize cards of participating institutions upon swipe
- That institution's branded transaction screens automatically appear
- The card holder experiences a digitally branded transaction including targeted ad campaigns and messages
- The surcharge fee is waived for that customer
- Pay-per-use fee structure makes network participation affordable for institutions of all sizes



## The Select-A-Branch Value Proposition

### Financial Institutions

- Gain access to premiere locations typically reserved for only the largest institutions
- Give all of your customers the ability to receive surcharge-free transactions wherever they travel
- Extend your brand in order to increase customer satisfaction, retention and acquisition
- Block competitive threats; your customers only see your brand and ad campaigns
- Pay-per-use model provides a measurable, controlled cost structure
- S-A-B effectively provides *ON US*-type transactions without the costs typically associated with ATM ownership and management

### Merchant Locations

- Increase your revenues: S-A-B collects surcharge revenues from every transaction, unlike single institution ATMs, who are obliged to provide free services to their customers
- Surcharge-free transactions increase traffic and customer satisfaction
- S-A-B's multi-brand capability drives financial institution participation, increasing market share
- Increase cash purchases and reduce credit fees

# That Drives Your Brand and Ad Campaigns

## SELECT-A-BRANCH – AN OVERVIEW

Select-A-Branch ATM Network is a growing network of premium ATM locations designed to level the competitive playing field between financial institutions of all sizes. By leveraging patented technology, S-A-B ATMs recognize the institution associated with each card presented. If the institution is a participating member of the network, the ATM automatically presents the cardholder with a surcharge-free transaction, digitally branded with that institution's logo, colors and ad campaigns. In this way S-A-B ATMs function as multi-institution touch points, providing direct access to an unlimited number of banks and credit unions at every S-A-B location. (Cardholders of non-participant institutions received generic, surcharged transactions.) Network participation fees are based on an affordable pay-per-use reimbursement structure. The draw of surcharge-free services, combined with the marketing efforts of the participant institutions, increases location revenues, giving S-A-B the power to compete directly with the largest institutions for high-traffic locations.



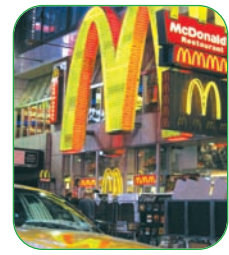
## WIN-WIN – THE ATM CUSTOMER

From the moment that the ATM card of a network participant is swiped, the S-A-B ATM screen will present the customer with their own institution's logo, colors and ad campaigns. The surcharge is automatically waived; there are no special codes to enter or buttons to push. Research proves that surcharge-free services are valued by customers, resulting in increased satisfaction and retention.



## WIN-WIN – THE MERCHANT LOCATION

The draw of surcharge-free transactions drives increased foot traffic, resulting in more visits to the merchant location. Research also indicates that surcharge-free transactions provide more cash-on-hand, resulting in more cash sales and reduced credit fees. The participating financial institutions drive network usage via web site, direct mail and other advertising channels. Since S-A-B ATMs deliver these benefits to more customers from more financial institutions, the merchant location becomes the destination for increasing numbers of satisfied ATM users.



## WIN-WIN – THE FINANCIAL INSTITUTION

Select-A-Branch offers a new low-cost alternative to financial institutions seeking ways to improve customer service. By delivering a surcharge-free transaction, S-A-B provides a valuable competitive differentiator. Customers can now experience your brand and advertising campaigns outside of your branches, maximizing brand awareness and customer satisfaction throughout an increased footprint. S-A-B also protects your customers from the sway of competing offers. By better leveraging the ATM visit, financial institutions will strengthen the customer relationship, acquire new customers and be better positioned to cross-sell additional products and services.



## PARTICIPATING FINANCIAL INSTITUTIONS

Select-A-Branch ATM Network already has a wide range of participating institutions, including community banks, credit unions and super-regional banks. For an up-to-date list please visit [www.selectabranchnetwork.com](http://www.selectabranchnetwork.com).



## HIGH-TRAFFIC LOCATIONS

Select-A-Branch ATM Network has one of the largest independently owned New York City footprints, featuring ATMs in almost every McDonald's franchise location in Manhattan. S-A-B also has dozens of locations across Pennsylvania, including service plazas along the Pennsylvania Turnpike, Reading Terminal Market and the Pennsylvania Convention Center. More locations are being announced every month. For an up-to-date list please visit [www.selectabranchnetwork.com](http://www.selectabranchnetwork.com).



# Advertising Packages

<p><b>BASIC (INCLUDED)</b></p> <p><b>B</b></p>	<ul style="list-style-type: none"> <li>• Transaction screens branded in your institution's look-and-feel and logo</li> <li>• Includes three digital advertisements, which appear in the course of each transaction</li> <li>• Digital ads are updated quarterly</li> <li>• Participant 'ticker' presents your brand to passers-by</li> <li>• Branded receipt, including marketing message</li> </ul>
<p><b>ADVANCED</b></p> <p><b>B</b></p>	<ul style="list-style-type: none"> <li>• Digital ads are updated monthly</li> <li>• Custom creation of animated Flash™ ads</li> <li>• Additional ad impressions available on attraction screens</li> </ul>
<p><b>TOPPER</b></p> <p><b>A</b></p>	<ul style="list-style-type: none"> <li>• Present your ads and messages on the <i>S-A-B Financial Media Channel</i></li> <li>• Exclusive 24/7 access to passers-by via video topper screen</li> <li>• Deliver millions of impressions each month</li> </ul>
<p><b>COUPON</b></p> <p><b>C</b></p>	<ul style="list-style-type: none"> <li>• Deliver a branded coupon entitling your customer to merchant location discounts and offers</li> </ul>



## Endorsement Partners

<p><b>Triton ATMs</b></p>	<ul style="list-style-type: none"> <li>• Affordable next-generation ATM hardware and software solutions</li> </ul>
<p><b>FIServ EFT</b></p>	<ul style="list-style-type: none"> <li>• Electronic processing services, including credit, debit, EBT, checks and more</li> </ul>
<p><b>PBASC</b></p>	<ul style="list-style-type: none"> <li>• Pennsylvania Bankers Association Service Corporation 'Select Vendor'</li> </ul>



## Network Participation Requirements

<p>Participation Agreement</p>	<p>Two-year commitment</p>
<p>Branding Information</p>	<p>Logo, corporate colors, digital ads</p>
<p>BIN table information</p>	<p>Bank identification numbers</p>
<p>Monthly Admin Fee</p>	<p>Based upon size of institution</p>
<p>Network Promotion</p>	<p>Alert cardholders of S-A-B channel advantages</p>



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