



American Heritage Bank Initiates Services for Unbanked Individuals

Tulsa, Okla. – American Heritage Bank, with headquarters in Sapulpa, OK and branches in communities in the West Tulsa, Oklahoma market, has decided to provide prepaid payroll card services to employees of commercial customers in their market area. The new product will be provided by Interactive Transaction Services, a transaction processing subsidiary of Central National Bank of Enid, according to terms of a contract announced this week by the two entities.

American Heritage Bank is excited about the new product. It will enhance the cash management services they deliver to corporate customers by providing a safe, low cost alternative means of delivering payroll funds to the employees of those companies - individuals who are typically underserved in the financial world.

“Making banking more accessible and easier is a primary interest for American Heritage Bank. With the AHB Payroll Card, employees will be able to avoid long check cashing lines, high check cashing costs and have a great new way to send money back to their families at reduced fees. Our commercial customers will benefit through lower payroll processing costs, eliminating lost employee time, and reduced check fraud” stated Jennifer Dilley, Marketing Director and Vice-President of American Heritage Bank, Sapulpa, OK. Jennifer continued, “American Heritage Bank found ITS through their website and, following careful consideration, chose them to provide payroll cards to benefit AHB customers as well as potential customers. We see this as a great opportunity to provide an improved service offering. American Heritage Bank is pleased to be associated with ITS and to offer the Payroll Card product to address the needs of current customers and individuals who don't typically use banks. It is a very cost effective way for employees to receive financial services.”

As a functioning reloadable debit card, the ITS Visa[®] payroll card is truly international with a built-in remittance feature that allows the cardholder to send money to individuals in Mexico or 12 other Latin American countries for \$6, a cost far less than the national average. The card can be loaded by the employer through standard banking procedures - ACH Direct Payroll Deposit. In addition to being used as a remittance card, it can be used to make purchases at any merchant where Visa[®] Debit Cards are accepted, to withdraw cash at ATMs, and to make international phone calls. As an added benefit, the AHB payroll card has FDIC Insurance at the cardholder level.

“Financial institutions can implement the ITS Payroll Card product quickly and with little effort on their part” said Brud Baker, president and CEO of CNB, “For financial institutions who want to enter the prepaid card market, the Payroll Card (and all of the other ITS card programs) has the added benefit of providing a new source of revenue to the bank. Employees using the Payroll Cards can send money back home to their family; who will receive a cash payout at traditional money transfer locations in Latin America through Bancomer Transfer Services (BTS). Our programs are uniquely flexible, cost-effective and turn-key”. Baker continued, “We issue and process the cards, manage compliance end to end, and provide collection, distribution, settlement, and other complex operational services. Financial institutions can feel secure in dealing directly with us as their “one stop” supplier for prepaid card services.”

About Interactive Transaction Services

As a wholly owned subsidiary of the Central National Bank of Enid, Interactive Transaction Services was established to provide marketing, sales, delivery, and processing services for the prepaid card products of CNB. This model will work for banks, credit unions, and savings banks. For more information about any of the ITS products, contact Jerry Baskin at jbaskin@itsvcs.com or by phone at 918/254-0099. www.itsvcs.com

About Central National Bank

Central National Bank of Enid is an FDIC-insured institution headquartered in Oklahoma and is held by Central Services Corporation. There are seven branch locations throughout the state. The bank reported assets of over \$500 million as of June 30, 2008. CNB has been issuing and processing prepaid cards since 2000. www.cnb-ok.com/

About American Heritage Bank

American Heritage Bank is an FDIC-insured institution that has been in business for 103 years. As of June 30, 2008, the bank reported assets of over \$600 million. AHB is a full-service financial institution that serves 12 communities with 15 branches. www.ahb-ok.com/