



***For Immediate Release***

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**Emery FCU Partners with TNB to Grow  
its \$5.8 Million Credit Card Program**

**Dallas, July 21, 2008** – Growing a credit card portfolio requires investing in the program, which is what Emery Federal Credit union has chosen to do by moving its \$5 million card program to TNB Card Services. Emery will consolidate its credit card processing from two processors to one through a strategic alliance with TNB. The portfolio will receive an in-depth analysis by TNB, which will enable Emery to establish new pricing so its card products can be positioned to compete with national issuers.

With a goal to grow the card program to \$8 million in balances within 12 months, Emery will manage its card program more strategically and easily with TNB's VIP Portfolio Pro<sup>®</sup> and CardStation<sup>™</sup> card management tools. This will simplify the management and reporting process of Emery's card program, giving the credit union more control and stronger risk management capabilities so that it can make informed decisions in a timely manner.

Emery will also offer its cardholders a customized loyalty program through Rewards2U<sup>®</sup>, TNB's rewards program. The credit union is also evaluating other card options such as the MasterCard<sup>®</sup> Family Account<sup>™</sup> and the MasterCard BusinessCard<sup>®</sup>.

According to Joe Lind, CEO of Emery Federal Credit Union, "We were dissatisfied with the results of our portfolio, which led us to evaluate our options. We determined that we needed to be able to offer better pricing and rates in order to give our members more options, which will increase usage and balances."

Lind added, “We had to find a processing partner that had experience growing portfolios and gave us the ability to customize a program for our needs. We also wanted to work with a company that viewed our relationship as a partnership, which we found at TNB. The company’s card program, staff, and member-driven approach is exactly what we were looking for in a processing partner.”

“Our portfolio management expertise and processing tools will empower Emery to take its card program to a higher level of performance,” said Mark Fenner, senior vice president of TNB Card Services. “As Emery’s processing partner, we will work side by side with the credit union to ensure that its product, pricing, and promotions will enable Emery to meet its goals.”

Emery FCU, founded in 1939, serves multiple employee groups, including Proctor and Gamble, in the greater Cincinnati area. The credit union has assets in excess of \$120 million, more than 14,500 members, and seven branches.

#### **About TNB Card Services**

TNB Card Services, owned and directed by credit unions since 1976, provides electronic payments processing, as well as an agent issuing solution for credit unions nationwide. Serving more than 550 financial institutions of all sizes and managing more than 2 million cards, Dallas-based TNB enables credit unions to enhance member loyalty through credit union-branded card products. For more information about TNB, go to [www.tnbcards.com](http://www.tnbcards.com) or call Mark Fenner at 1-800-422-0733 ext. 6655.

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