



For Immediate Release

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**TNB Card Services and its Credit Union Clients
Had a Record Year in 2009**

Dallas, February 10, 2010 – Electronic payments processor TNB Card Services today reported a record year of growth and credit and debit card usage in 2009 for its hundreds of credit union clients. TNB’s clients ended the year with an 11 percent increase in credit card accounts on file and net retail sales in excess of \$1.5 billion, both record highs.

TNB’s debit card program also experienced substantial growth in 2009, with a 25 percent increase in debit transaction volume, generating more than \$2 billion in card volume. An eight percent growth in dollar volume over the previous year was another record-breaker for the company. The number of transactions per active debit cardholder also exceeded an average of 20 per month in December for the first time, and the full-year average of 18.3 transactions per month was the highest TNB has ever recorded.

On an organic growth basis, credit unions doing business with TNB for more than one year experienced significant year-over-year growth in credit card balances, merchandise transactions, and revenue. New credit card accounts grew by more than 14 percent, while transaction volume rose six percent and the average outstanding balance increased by more than 10 percent. TNB clients also enjoyed a more than five percent increase in interest income and a more than four percent increase in interchange income. TNB clients also saw credit card attrition decrease by 78 basis points.

“Credit union electronic payments programs performed exceptionally well last year, especially considering the economy and impending new card regulations,” said Mark Fenner, senior vice president of TNB Card Services. “The CARD Act brought national attention to the member-friendly card practices of credit unions and many of our credit unions capitalized on the good press.”

Fenner added, “While national card issuers retreated and re-evaluated their card strategies last year, TNB’s experts worked with a large number of credit unions to train their employees and develop in-branch strategies that enabled them to capture member attention and grow their card base.”

About TNB Card Services

TNB Card Services, owned and directed by credit unions since 1976, provides electronic payments processing for credit unions nationwide. TNB delivers exceptional processing services for credit, debit, and ATM transactions and provides portfolio consulting and marketing programs that increase card usage and grow card programs. TNB enhances member loyalty through credit union-branded card products and services, including card personalization products and loyalty solutions. For more information about TNB, go to www.tnbcards.com or call Mark Fenner at 800-422-0733 ext. 6655.

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