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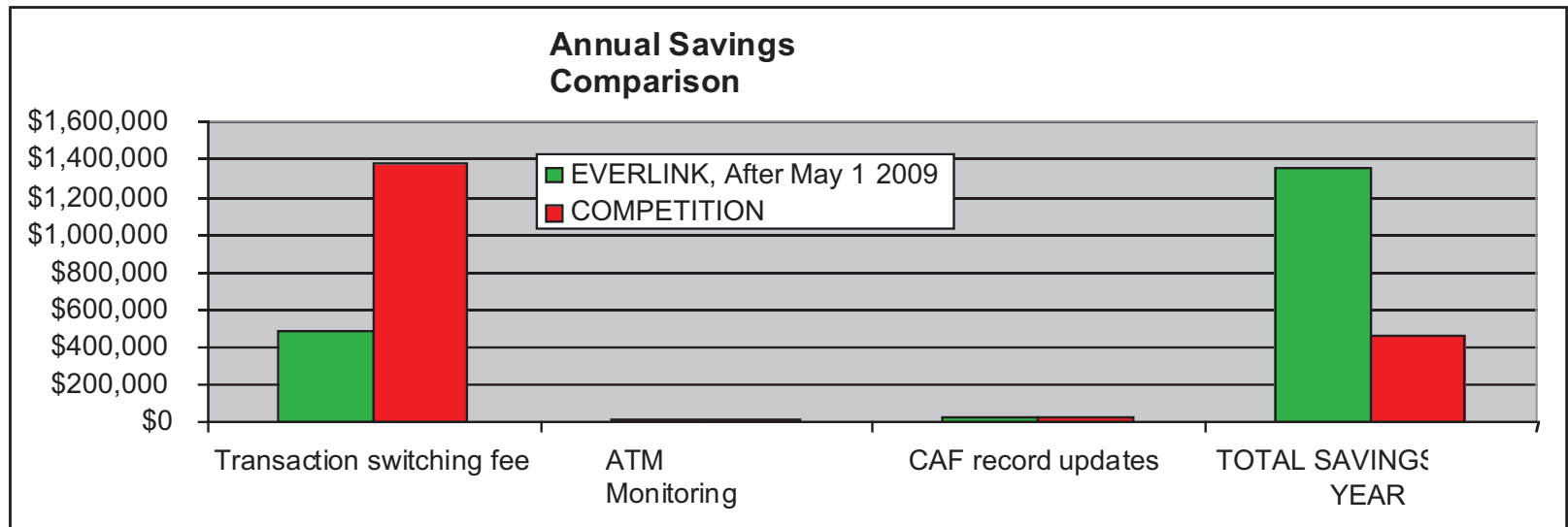
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Saving with the EVERLINK Value Proposition – For Canadian Credit Unions

On March 25, 2008, Everlink announced a new Value Proposition specifically for Credit Unions that combine Simplicity with Value. Highlights:

- Reduced transactional pricing.
- Substantial savings as compared to current pricing
 - A “flat” non-tiered pricing model, irrespective of volumes
 - EMV / Chip transactions at SAME price as magstripe
 - \$0 for EMV Translation services
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- Reduced pricing for all standard reports
- Reduced ATM Monitoring pricing – no minimum, no tiered pricing. A 67% saving as compared to current pricing
- CAF files & updates: a 24% saving as compared to current pricing

The chart below illustrates typical savings you can accrue with the new Everlink Value Proposition when compared to the average competitor pricing:



Calculations based on the following volumes:

# of issuer Transactions: 2,000,000	# of Non-credit union acquirer transactions: 150,000
# of Credit Union acquirer transactions: 700,000	# of CAF records: 100,000
# of updates: 25,000	# of file updates: 5
· Standard on-line reports: 3	· Cardholder Extract Files (CEF): 50
	· Host Interface fee: 1