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NEW PROMONTORY INSURED SWEEP SERVICE GIVES BANKS A COMPETITIVE EDGE

ARLINGTON, VA (February 21, 2010) – Promontory Interfinancial Network, LLC (Promontory) today unveiled a new, reciprocal deposit sweep service through which banks can provide a large dollar customer with access to millions of dollars of federal deposit insurance.

Through the Insured Cash SweepSM (ICSSM) service, funds above a threshold amount will be swept from a transaction account at a bank using the service into interest-bearing FDIC-insured money market deposit accounts (MMDAs) at other banks in the Network in amounts of less than \$250,000. The allocation of the increments makes the full deposit eligible for FDIC insurance.

Promontory will launch the service in May. The federal government's Transaction Account Guarantee Program is scheduled to expire on June 30, 2010.

ICS will join Promontory's Certificate of Deposit Account Registry Service[®] (CDARS[®]) as a way community banks can work together to provide their depositors with access to more than the standard FDIC insurance maximum of \$250,000. As with CDARS, the bank has full control over the interest rate that it offers its customers for funds placed through ICS.

ICS is a reciprocal service like CDARS[®] ReciprocalSM, with banks exchanging deposits dollar-for-dollar. The full amount of deposits received through ICS can remain on a bank's balance sheet to fund lending. Reciprocity keeps local money local. It enables banks to retain relationship customers. Most important, it allows community banks to compete with much larger, national institutions.

Banks will have the option to private-label the ICS service.

Promontory will offer the reciprocal service at an annualized fee to the bank of 10 basis points, making Promontory the low cost provider for this type of service. There will be

no implementation fee for banks that sign on to the ICS service before year-end 2010 and Promontory will not require a bank to commit to a long-term or exclusive contract.

“We have had hundreds of our member banks ask us to create a service that would combine the benefits of CDARS with transactional capability,” said Mark P. Jacobsen, Promontory’s President and Chief Executive Officer. “We wanted to let bankers know that the service is coming soon so that they can include it in their planning.”

“We have a proven track record with CDARS,” said Jacobsen, “In the past seven years, more than 3,000 financial institutions have joined our Network to offer CDARS. ICS is a logical extension of what we have done so far.”

About Promontory Interfinancial Network: Based in Arlington, VA, Promontory Interfinancial Network was founded in 2002 to develop and provide creative solutions to issues confronting bank management. Currently, more than 3,000 FDIC-insured institutions belong to the Network. To learn more about Promontory, go to www.promnetwork.com. To learn more about CDARS, go to www.cdars.com.