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North Carolina De Novo Selects Premier Bank Platform from Fiserv

Albemarle Bank & Trust, a division of West Town Savings Bank, chooses outsourced processing, Internet banking, source capture and other value-added Fiserv options

BROOKFIELD, Wis.--(BUSINESS WIRE)-- [Fiserv](#), Inc. (NASDAQ:FISV), the leading global provider of financial services technology solutions, today announced that Albemarle Bank & Trust, a division of West Town Savings Bank, has selected the Premier^(R) bank platform from Fiserv. Premier's robust and highly scalable solution will accommodate Albemarle's plans to become a full-service community bank when it opens as a brick-and-mortar bank in North Carolina later this year. The organization's lending operations are already underway.

In 2008, Albemarle Bank & Trust was a Greenville, N.C., de novo raising capital when the economy experienced a downturn, and raising capital became more difficult. "We started looking for alternatives and found West Town Savings Bank," said Melissa Marsal, executive vice president and chief operations officer for Albemarle. Because West Town was facing a change in senior leadership and needed capital, the Chicago area bank was open to change. Albemarle and another North Carolina start-up, Gate City's Community Bank, added their capital and business assets to West Town's to form two independent divisions of the newly reorganized \$90-million financial institution.

An early decision in the evolution of Albemarle Bank was choosing Premier from Fiserv as the organization's technology provider. "We chose Premier because it is an all-in-one, user friendly solution that gives us the functionality we need," said Marsal. "Fiserv helps us deliver products and services that differentiate our organization from larger national and regional competitors. And it couldn't have worked out better that West Town was already a Premier client."

The newly recapitalized West Town Savings Bank was ready for a technology update. Adding Internet banking, branch source capture and merchant source capture to the bank's offerings is just a start according to Marsal. "Even though we're a relatively small bank, a robust technology plan ensures that we can offer what the big guys do," said Marsal. For West Town customers, Internet banking and the added features and functionality it brings are all new, and the organization has been careful to blend new technology with the services and products long-term existing customers still request, such as passbook savings accounts.

It's that local decision-making ability, coupled with the continuity of operations realized by joining with West Town, that will carry Albemarle forward, according to Marsal. Although Albemarle's route to opening its doors has been circuitous, Marsal says it's been worthwhile. "We have the advantage of working with our established Chicago branches as we make

changes and additions," she said. "When we open in North Carolina, we'll have worked through a lot of our growing pains."

Although it was not the best time to work through regulatory issues and obtain capital for a new bank, in other ways the timing couldn't have been better, according to Marsal. "Without bad assets to worry about, we can focus on our customer base," said Marsal.

As Albemarle's opening date of August 2010 draws nearer, the organization is more convinced than ever that they've chosen the right technology partner. "I think Fiserv solutions are fantastic, and the customer service and support we receive are above and beyond," said Marsal. "We feel that we're not doing this on our own whatsoever, because support from Fiserv is always there when we need it. It's a true partnership."

About Albemarle Bank & Trust, a Division of West Town Savings Bank

Albemarle Bank & Trust, a division of West Town Savings Bank, is a proposed full-service community bank in eastern North Carolina that will differentiate its products and services through superior customer service, technology and inherent flexibility. West Town Savings Bank was established in 1922 as an Illinois savings bank, and is insured by the FDIC. For more information, visit abtnc.com.

About Fiserv

Fiserv, Inc. (NASDAQ:FISV) is the leading global provider of information management and electronic commerce systems for the financial services industry, driving innovation that transforms experiences for financial institutions and their customers. Fiserv is ranked No. 1 on the FinTech 100 survey of top technology partners to the financial services industry. For more information, visit www.fiserv.com.

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Source: Fiserv, Inc.