

STAR[®]*sf*[®] Surcharge-Free Service

Attract and retain deposit account customers with America's largest surcharge-free network.

As a STAR[®] Network member, you have the opportunity to participate in the STAR[®]*sf*[®] service—a surcharge-free ATM network that can give you a competitive advantage, helping you to maximize the value of your deposit account relationships while increasing account penetration, activation and usage.

You can give your customers even more reasons to choose your card. The STAR[®]*sf*[®] service now includes access to Allpoint[®], America's largest surcharge-free network with more than 39,000 surcharge-free ATMs, including 2,000 in the UK. Allpoint ATMs are conveniently located where your customers live, work and play—in national and regional retailers like Target, Walgreens and Costco.

Our STAR[®]*sf*[®] service is easy to join and simple to use. The STAR[®]*sf*[®] service is available to STAR member ATM acquirers and card issuers who want to provide surcharge-free ATM access for their cardholders, as well as the cardholders of other STAR[®]*sf*[®] participants. Without any added infrastructure, your cards and ATMs can become part of the STAR[®]*sf*[®] network.

Value to Your Financial Institution

- * Gain access to more ATMs in all 50 states
- * Offer worldwide surcharge-free ATM access at a fraction of the cost of deploying a comparable number of ATMs, which can help level the playing field with larger competitors

- * Attract and retain more customers by offering greater ATM access more than 39,000 ATMs across the country and in the UK
- * Offer convenient access at leading national retailers such as 7-Eleven, Target, ExxonMobil, Costco, CVS, Walgreens, etc.

Features

- * Turnkey program for STAR members
- * Flexible ATM and cardholder participation
- * Uses existing STAR Network infrastructure
- * Easy to implement and inexpensive

Simple to Join, Easy to Use

For just pennies a day, STAR[®]*sf*[®] members can give their customers unlimited surcharge-free access worldwide. Simply sign an agreement to participate and pay nominal monthly fees. A monthly fee applies to participating card issuers. The STAR[®]*sf*[®] service has its own distinct network ID for easier reporting, and STAR Systems maintain the BIN files of all participating STAR[®]*sf*[®] organizations.

Participating surcharge-free ATMs can easily be located via the STAR.com ATM Locator. Add the locator link to your web site or simply direct your cardholders to the locator on STAR.com. Cardholders can quickly identify participating surcharge-free ATMs by looking for the STAR[®]*sf*[®] or Allpoint logos.

Outstanding Support from the STAR® Network

Participation in the STARs® service is streamlined and STAR personnel will work closely with you to bring your organization live. Organizations may choose partial card-base participation (by BIN) and ATM owners can determine which ATMs participate. STAR Network members with participating ATMs require simple technical changes to identify STARs® cardholders. As a STAR Network member, you can participate in the STARs® service even if your organization issues only cards.

37,000+ Surcharge-Free ATMs Worldwide

- * Size: America's largest surcharge-free ATM network
- * Number of ATMs: 39,000+ Total
- * Access: All 50 States and the United Kingdom
- * Convenience: ATMs located within national and regional retailers
- * Density: 80 percent+ of Allpoint ATMs located within metropolitan areas

Convenient Locations

Allpoint ATMs are conveniently located in national and regional retailers such as 7-Eleven, Circle K, ConocoPhillips, Costco, CVS, ExxonMobil, Hess, Rite Aid, Sears, Sunoco, Target, Uni-Mart and Walgreens.

Unmatched Coverage

[Top Fifteen States]

State	Number of ATMs
California	4,703
Florida	3,155
Pennsylvania	3,013
Texas	2,691
New Jersey	2,326
New York	1,968
Virginia	1,454
Massachusetts	1,231
Illinois	1,204
Maryland	1,094
Washington	1,061
Oregon	1,039
Georgia	717
Louisiana	603
Michigan	547

(Note: Number of participants is subject to change.)

Payment Solutions for Maximum Performance

Around the world every day, First Data makes payment transactions secure, fast and easy for merchants, financial institutions and their customers. We leverage our unparalleled product portfolio and expertise to deliver processing solutions that drive customer revenue and profitability. Whether the payment is by debit or credit, gift card, check or mobile phone, online or at the point of sale, First Data helps you maximize value for your business.

[For more information, contact your Sales Representative or visit \[firstdata.com\]\(http://firstdata.com\).](#)