



Oswego Community Bank Renews First Data STAR® Network Relationship

Agreement Includes PIN-Secured Debit and Fraud Risk Identification Services

OMAHA, Neb., October 30, 2006 – Electronic commerce and payments leader First Data Corp. (NYSE: FDC) today announced that Oswego Community Bank has renewed its relationship with the STAR® Network for PIN-secured debit services. Oswego Community Bank, which is the only independent community bank in Kendall County, Ill., has more than 4,400 debit cards.

The bank also subscribes to First Data's Fraud Risk Identification Service (FRIS), which is used to alert Oswego Community Bank of potentially fraudulent transaction patterns for signature- and PIN-based activity.

"We look forward to continuing to work with STAR and First Data," said Kenneth G. Holmstrom, senior vice president of Oswego Community Bank. "Providing reliable and innovative PIN-secured debit services is an important part of our commitment to offer customers first-rate products and services."

"We are delighted that Oswego Community Bank has chosen to renew its relationship with STAR," said Todd Strubbe, president of First Data Debit Services. "As a valued member of the STAR Network, Oswego Community Bank will continue to benefit from our comprehensive debit offerings and extensive network."

First Data and the STAR Network serve more than 5,700 financial institutions across the U.S. and provide cardholders with account access at approximately 1.9 million ATMs and retail locations. There are more than 140 million cards carrying the STAR logo.

About Oswego Community Bank

Oswego Community Bank is the only independent community bank in Kendall County, Ill., serving business and consumers in the area. The Bank was founded in May 1958, and operates two full-service facilities and three ATMs, with assets of \$160 million and growing and more than 4,400 debit cards. In 2003, the Bank received the Illinois Community Bankers Service Award and the Oswego Economic Development Corporation Vision Award. For more information about Oswego Community Bank, visit www.oswegobank.com.

About STAR

First Data Corp.'s STAR® Network is a coast-to-coast electronic payments network and an expert in secure, real-time electronic transactions. Financial institutions rely on the STAR Network to deliver ATM access, PIN-secured debit purchasing, deposit sharing, interbank transfers and surcharge-free ATM access programs to their cardholders. The STAR Network is a leader in developing check debit, Internet and telephone bill payments, small-value payments, deposit risk management and ATM check imaging products. The STAR Network serves more than 5,700 financial institutions across the U.S. and provides cardholders with account access at approximately 2 million ATM and retail locations. There are approximately more than 140 million cards carrying the STAR logo. STAR has a broad footprint of distribution points across the United States including the acceptance of the STAR card at approximately 5.1 million POS terminals. In 2005, First Data Debit Services processed 9 billion transactions.

About First Data

First Data Corp. (NYSE: FDC) is a leading provider of electronic commerce and payment solutions for businesses worldwide. Serving 4.6 million merchant locations, 1,900 card issuers and their customers, First Data powers the global economy by making it easy, fast and secure for people and businesses around the world to buy goods and services using virtually any form of payment. The company's portfolio of services and solutions includes merchant transaction processing services; credit, debit, private-label, gift, payroll and other prepaid card offerings; fraud protection and authentication solutions; electronic check acceptance services through TeleCheck; as well as Internet commerce and mobile solutions. The company's STAR Network offers PIN-secured debit acceptance at 2 million ATM and retail locations. For more information, visit www.firstdata.com.

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