



Press Release

For Immediate Release

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Point2Point Rewards Launched with First Client

OneBridgeSM Cardholder Rewards Loyalty Solution Goes Live with Capital Credit Union

INDIANAPOLIS (June 23, 2005) – OneBridge's new cardholder rewards loyalty program, Point2Point Rewards, went live with the first client on June 16. Capital Credit Union, located in Bismarck, North Dakota, is introducing the rewards program on their Capital Credit Union Visa and Capital Credit Union Platinum Visa credit cards.

"Our card programs are solid; however, they've hit a bit of plateau the past two years and we haven't seen much new growth," said Capital CU director of electronic services Cammie Schock. "We are confident that this rewards program can play a huge role in boosting cardholder usage and overall activation."

Point2Point Rewards is a fully-hosted, turnkey rewards solution for both debit and credit cards. The program offers turnkey marketing materials; a broad range of rewards options including merchandise, gift cards, non-restrictive travel and cash back; a website, and a 24/7 call center.

"Based on our competitive market research, we know that Point2Point Rewards is extremely competitive," said OneBridge VP of product development and management Nancy Linxwiler. "The program structure, as well as all of the support and promotion channels make this program beneficial to both the institution and the cardholder."

Capital CU conducted a member survey in February of 2005 to determine what features a rewards program would need to have to appeal to their members. In keeping with current market trends, the key findings of the survey indicated that members would be much more likely to use a card that had rewards tied to it, and that it was important to have a wide variety of available rewards options – especially cash back.

"We got more than we expected with the flexibility of Point2Point Rewards," said Schock. "We want our members to choose our cards every time they make a purchase, and we think that this program is going to motivate them to do just that."



About OneBridge

OneBridge provides financial institutions with comprehensive card processing solutions to maximize credit and debit card programs through a range of services that support and enhance cardholder experience and increase profit potential. Headquartered in Indianapolis, the privately owned corporation was founded in 1994 under the name AmeriCard.

In 2004, the company changed its name to OneBridge to communicate its role at the core of card processing. *One* signifies a single, trusted source of knowledge, and *Bridge* represents connections and opportunities.

For more information, contact OneBridge at 800.322.4035 or visit www.onebridge.com.

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