



AFFN Receives Prestigious DoD Award

The Armed Forces Financial Network (AFFN) received the highest recognition from the Department of Defense for outstanding service and support to the US military community. The inscription on the plaque, presented August 22, 2005, by the Department of Defense, reads as follows:

“Presented to Armed Forces Financial Network (AFFN) in recognition for outstanding support to the Department of Defense in promoting financial readiness to DoD personnel by providing corporate financial resources without benefit or gain. AFFN can take great pride in their selfless service to the Nation’s military readiness.”

The award recognizes the contributions of our collective organizations — your financial institution, the entire Association of Military Banks of America (AMBA) bank

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Presenting and accepting the award. I-to-r: Charles A. Taylor, MAJ, FC, US Army Banking Officer; Eugene J. Healy, USMC; Larry Borden, EVP, AFFN; David Weber, President & CEO, AFFN; Dean Hunstad, ASN (FM&C) (FMO); Glenn Peters, Air Force Banking Liaison SAF/AFAFO (Pentagon); Not pictured: Keith Westby, DoD Banking and Credit Union Office (DFAS).

AFFN & MAESTRO Join Forces for Global Deployment Assistance to the Troops

As announced during the 2005 AFFN Regional Meetings, AFFN and Maestro have joined forces in support of globally deployed troops.



This means that PIN-based cards (ATM) your financial institution issues can now be used 24 hours a day, seven days a week, at seven million Maestro merchant locations and almost one million ATMs worldwide. (Note: Visa, MasterCard and American Express-branded debit and credit cards are not eligible to participate.)

When Guard, Reserve, or Active Duty personnel deploy overseas, their purchase capabilities and/or access to cash are not usually front of mind. Tactical in-theatre systems, like check cashing, stored value, and casual pay access, have to support their everyday need to “buy things,” and this adds to the logistical burden our troops must bear.

Program “beta testing” began approximately 90 days ago with Service Credit Union, Langley FCU, Randolph-Brooks FCU, Fifth Third Bank, and Old Point Bank, and transactions have been processed from Germany, Kuwait,

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Routing List

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_____	_____	_____	_____

**AFFN NEWS is a publication of the
ARMED FORCES FINANCIAL NETWORK**

Financial institutions who wish to serve the military community have found the Armed Forces Financial Network (AFFN) to be a valuable corollary to their other financial services.

AFFN was formed in 1985 at the request of the U.S. Army in support of the SURE-PAY direct deposit system, to provide U.S. Military personnel (active, reserve, dependents, and retired) with access to their funds through ATM and POS terminals at or near U.S. Military bases worldwide.

AFFN'S MISSION

To provide quality products and services for participating financial institutions serving the U.S. Military Community worldwide.

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PARTICIPANT BOARD MEMBERS

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ex officio
President/CEO, AMBA (VA)

AFFN STAFF

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Larry Borden, EVP, Marketing
John Broda, EVP, Sales & Assistant Secretary
Andrew Egeland, Jr. Secretary
Roland A. Arteaga, Treasurer
Karin DeNisco, Assistant Treasurer
Ann Morsch, Director, Network Services
Rhonda Wilson, Coordinator, Network Services
Beverly Griffiths, Executive Assistant
Bridget R. Anderson, Editor

Letter from the President

No doubt about it, 2005 was an extremely challenging year! Even with daunting world events, natural disasters at home and abroad, the impact of war, the loss of loved ones, and the continuing volatility throughout the financial services industry, we have reasons to be optimistic as we head into 2006.



The volunteer members of AFFN's Rules and Standards Committee, Pricing Committee, and Board of Directors continue to provide direction, guidance, and support to the management team and staff. As featured in the AFFN Insider section of this edition of *AFFN NEWS*, there are changes to AFFN's Rules & Regulations and the AFFN POS Interchange Structure which will directly benefit your financial institutions. These changes are scheduled for first quarter 2006.

While we have made great inroads in serving our military and civilian consumers over the past two decades, we are faced with continual turmoil in the financial services industry. We remain committed and are focused on the expansion of acceptance worldwide, such as the AFFN/Maestro Reciprocal arrangement, competitive interchange to all — all issuers and all acquirers, and the continuation of AFFN's Military Community Support Programs.

I would like to thank you and your organization for the critical role you have played in AFFN's success. Congratulations to all AFFN Participants on the DoD Special Recognition Award presented to AFFN. It is a true honor to serve those who so proudly serve our great Nation. Thank you for your loyalty to AFFN and our business partners, AMBA and DCUC. And most importantly, thank you for the service provided to our troops, their families, and the overall US military and defense communities.

As we celebrate this holiday season, let us remember the troops and their families, and be thankful for the gifts our country gives us and the freedoms that we share.

David Weber
President and CEO

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and Defense Credit Union Council (DCUC) credit union Participant base, AFFN Processing Partners, the AMBA and DCUC leadership and Boards of Directors, AFFN management and staff, and AFFN's volunteer Board of Directors and Committees.

The DoD Narrative (*featured in green box on page 3*) highlights the twenty years of influence our collective organizations have had on the financial services industry in support of the DoD. But, more importantly, it signifies the difference we have made in the service to those who serve our great nation! Congratulations on a job well done!

In his acceptance speech, AFFN President and CEO David Weber accepted the award on behalf of all AFFN Participants and he remarked, "I am honored to accept this award on behalf of all AFFN Participants because this is truly a shared success!" **AFFN**

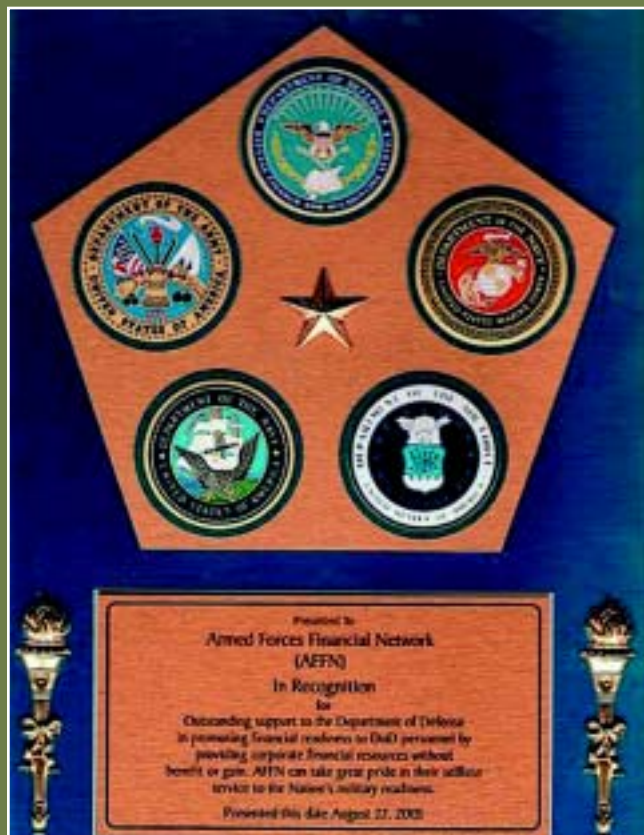
DoD Narrative



DoD Released.

The following is the Narrative from the Department of Defense award presented to AFFN earlier this year.

The Armed Forces Financial Network (AFFN) is honored for outstanding service and support to the Department of Defense (DoD) for the period 1985 through 2005. For many years, AFFN has been the ATM and Debit (POS) leader in the financial services sector supporting the DoD requirements for Army, Navy, Air Force and Marines deployed around the world. Always on the leading edge of technology and always looking for a better way, AFFN has delivered numerous network solutions to DoD resulting in improved financial support to troops in the field at lowered costs of operations for the Department.



DoD Recognition Award for Outstanding Service.

Military Community Support Program and a Matching Grant Program. These funds directly support troops and their family members. AFFN throughout all of its' success has stayed true to its original charter ... "To provide quality products and services for participating financial institutions serving the U.S. Military Community worldwide." With this award goes the Nation's gratitude for your service to DoD and admiration for your patriotism, commitment and respect for the men and women of our Armed Forces and their families.

Some examples are: developing a worldwide switching network to support ATM and Debit Card (point of sale) transactions to meet the needs of service members serving overseas; establishing a satellite exchange network for the deployment of ATMs to ships at sea; signing an international Maestro Agreement opening up ATM networks and POS terminals in the Middle East, Africa and Europe (to include previous Soviet block countries.) This action made available access to over 260,000 ATMs and 2 million POS terminals in over three dozen countries, thus increasing available financial services for Combatant Commanders and military personnel participating in training and combat operations around the globe. AFFN has funded numerous DoD studies and has printed and distributed well over ten thousand pamphlets on Financial Readiness. AFFN, always on the leading edge, performed research and developed uses for the Stored Value Card being used today by the military at basic training locations and for deployed forces overseas.

AFFN's commitment to DoD and the Nation's fighting men and women goes well beyond providing network services. AFFN contributes tens of thousands of dollars in corporate resources each year to military communities through a

2005 AFFN Military Community Support Program – A Major Success!



Fort Bragg Federal Credit Union (FBFCU) was awarded a \$1,500 grant from the Armed Forces Financial Network (AFFN) to assist with their H.U.G. (Honor U with a Gift) campaign. Along with the grant, FBFCU was able to raise over than \$16,000 to purchase more than 1,775 AAFES gift cards.



Fort Belvoir FCU presents grant to Fort Belvoir Army Family Team Building (AFTB). Pictured I-to-r: Director of Fort Belvoir AFTB, Carol Janer, Command Sergeant Major Andre Douglas; and Patricia Kimmel, President/CEO of Fort Belvoir FCU.



At the conclusion of the 2005 AFFN Military Community Support and Matching Grant Programs, the Armed Forces Financial Network (AFFN), in partnership with Defense Credit Union Council (DCUC) credit unions and Association of Military Banks of America (AMBA) banks, presented over \$18,600.00 in DeCA Certifichecks to military families staying at Fisher Houses throughout the United States and Germany. The AFFN/DeCA



Certifichecks will be used by military families for meals throughout this holiday season.

AFFN banks and credit unions have partnered with AFFN in granting nearly \$200,000.00 to 'military focused' organizations serving our global military and defense communities over the past two years! It is through their generosity that troops and their families are receiving direct benefits during such a critical time in our nation's military history.

"AFFN is proud to be in partnership with our AMBA banks and DCUC credit unions in this giving campaign," said David Weber, AFFN President and CEO. He added, "I would encourage AFFN Participants to take advantage of the 2006 Matching Grant Program and continue to demonstrate their support for our brave soldiers and their families." AFFN



AFFN's Certificheck presentation to the Landsthl Fisher House. Pictured I-to-r: Andrew Egeland (AMBA), David Weber (AFFN), Stacy Thomas (Landsthl Fisher Houses), (Back) Richard Tolle (Service Credit Union) and Roland Arteaga (DCUC).

AFFN Salutes the Leadership of its Bank and Credit Union Partners

- ★ **First Citizens Bank** & Operation Restore Faith/Landstuhl Medical Center
- ★ **USA FCU** & MWR/Columbus Day Celebration, South Korea
- ★ **Vanguard Bank & Trust** & Eglin AFB Operation Care Program
- ★ **Hanscom FCU** & Hanscom AFB Operation Concern
- ★ **Service Credit Union** & The Fisher House, Landstuhl, Germany
- ★ **Scott Credit Union** & The James S. McDonnell USO (St. Louis Lambert Airport)
- ★ **Pen Air FCU** & The Navy-Marine Corps Relief Society NMCRS
- ★ **Keesler FCU** & Keesler AFB Honor Guard
- ★ **Fort Sill National Bank** & The Lawton-Fort Sill Armed Services YMCA
- ★ **Bragg Mutual FCU** & The Women's Center of Fayetteville, NC
- ★ **Randolph-Brooks FCU** & Randolph AFB Services Combat Support & Community Services
- ★ **Eisenhower Bank/Broadway Bank** & Hero's Campaign, Brooke Army Medical Center
- ★ **Pentagon FCU** & The Pentagon FCU Foundation
- ★ **1st Advantage FCU** & Fort Eustis / Fort Story Virginia Soldiers Calling Card Program
- ★ **Langley FCU** & Langley AFB Financial Literacy Training
- ★ **Fort Lee FCU** & Fort Lee Army Community Service
- ★ **Fort Bragg FCU** & Fort Bragg FCU's H.U.G. Campaign
- ★ **Fort Belvoir FCU** & Fort Belvoir Army Family Team Building AFTB
- ★ **ABNB FCU** & National Kids Day Naval Amphibious Base, Norfolk, VA
- ★ **Fort Sill FCU** & Fort Sill FCU Financial Readiness Training, Fort Sill, OK
- ★ **North Island Credit Union** & Fleet Week, San Diego, CA
- ★ **Army Aviation Center Federal Credit Union** & Army Emergency Relief – Fort Rucker Army Emergency Fund Campaign
- ★ **Andrews Federal Credit Union** & The Maryland Room, Malcolm Grow Medical, Andrews Air Force Base
- ★ **Armed Forces Bank** & Fort Bliss Armed Services YMCA

Highlights of the 2005 Matching Grant Program

- ★ 24 Matching Grants awarded; an increase of 10 over 2004.
- ★ \$71,000.00 Total Contributions by AFFN Participants and AFFN.
- ★ 13 AFFN Participants contributing for the first year.
- ★ 11 AFFN Participants contributing for the second consecutive year.

ABNB Kids Day



Madeline Busch, VP Marketing and the ABNB FCU Team celebrating National Kids Day at the Naval Amphibious Base in Norfolk, VA.

AFFN Insider

Administrative, Operational and Business Updates

AFFN Switch

As previously announced on **www.AFFN.org** — AFFN will observe a system freeze during Peak Season 2005.

There will be no Implementation Projects during the weeks of:

- November 18 – 27, 2005
- December 16, 2005 – January 2, 2006

Traditional implementations will resume the week of January 9, 2006.

AFFN Interface (ISO) Specifications

The AFFN/Fifth Third Processing Solutions ISO Spec has been updated in support of current and future processing enhancements

AFFN Certified Processors have been notified and provided an electronic version of the AFFN/FTPS ISO Version 10.1. AFFN Participating Banks and Credit Unions have access to the ISO Spec and Change Management Control Documentation by visiting **www.AFFN.org**.

Please visit the PARTICIPANT LOGIN Section, then enter your user name and password, then choose the "AFFN ISO SPEC" download option. (AFFN participating Banks and Credit Unions can request a user name and password by completing the form on the "Contact Us" section on our Website at **www.affn.org/contactus.php**. Please include your Financial Institution and contact information in the body of the message.)

AFFN NEWS Going Paperless in 2006

This is our last paper-based issue of *AFFN NEWS*. AFFN is committed to delivering its newsletter, *AFFN NEWS*, in the most expeditious manner possible. AFFN has decided to discontinue the paper-based version of *AFFN NEWS* starting with our Winter 2006 edition.

You will continue to have access to *AFFN NEWS* at **www.affn.org/affn_news.php** where you can either view it on-line or print it locally for internal distribution.

In addition, AFFN will continue to e-mail electronic versions of *AFFN NEWS*. If you do not currently receive *AFFN NEWS* electronically, please contact us at **www.affn.org/contactus.php** to register.

AFFN remains committed to publishing *AFFN NEWS* in a timely manner for worldwide distribution.

Holiday Reminder

The AFFN Corporate Offices will be closed on Monday, December 26, 2005 and January 2, 2006. As always, the AFFN Switch is available 24 hours, seven days a week, 365 days a year. The AFFN/FTPS Switch may be reached at 1-800-278-6888, and the AFFN/Fiserv Switch at 1-800-336-6955.

AFFN on the Move

★ 2006 Regional Briefings

AFFN will host Regional Briefings in Hawaii, California, Texas, and Virginia in Spring 2006. Details on meeting dates, locations, and agenda will be published and distributed during the first quarter 2006.

★ DCUC Midwest Sub-Council Conference

Thousand Hills Golf Resort, Branson, Missouri
Hosted by Mid-Missouri Credit Union
June 21-23, 2006

★ DCUC Annual Conference

Marriott San Antonio RiverCenter
San Antonio, Texas
August 6-9, 2006

★ AMBA Fall 2006 Workshop

InterContinental Hotel
Montreal, Canada
September 9-13, 2006

AFFN Insider

Administrative, Operational and Business Updates

AFFN Rules & Standards Update

The AFFN Board of Directors has unanimously adopted several changes to the AFFN Rules & Standards. A change management control document and the latest version of the AFFN Rules & Regulations are available on-line to AFFN Participants.

While the majority of changes were administrative in nature (for example, changing the definition of "Client WorkStation" to "Client WorkStation Internet"), there are two changes which will impact your organization directly.

In order to improve and streamline the adjustment process, AFFN will migrate to **next day settlement of adjustments** entered into the automated adjustment system(s) – AFFN Direct, Fifth Third Direct, or Client Workstation Internet. Issuing Participants will now have **120** days from settlement transaction date to file an adjustment. Acquirers will have **45** days. The AFFN Adjustment Migration Project is targeted for an implementation date of February 1, 2006. AFFN will publish and distribute a more detailed migration timeline as the project plan moves forward.

In our ongoing effort to improve cardholder authorization, card issuer authorization (or host availability) is being raised from the current standard of **98** percent to **99.5** percent. Rule 5.1 has been updated to reflect this new standard.

AFFN Participating Banks and Credit Unions have access to the AFFN Rules & Standards Manual on-line at **www.AFFN.org**. Please visit the PARTICIPANT LOGIN Section, then enter your user name and password, then choose the "AFFN Rules & Standards" download option. (AFFN Banks and Credit Unions can request a user name and password by completing the form on the "Contact Us" section on our Website **www.affn.org/contactus.php**. Please include your Financial Institution and contact information in the body of the message.)

NEW AFFN POINT-OF-SALE (POS) INTERCHANGE FEES (EFFECTIVE 3/1/06)

★ Major Merchants (SIC Code – 5310, 5499 5541, 5542, 5912, 7511, 9399)	.50% + \$0.10, Cap \$0.35 *
★ Standard Merchants	.55% + \$0.10, Cap \$0.50 *
★ Supermarkets (SIC Code – 5411, 5300)	\$ 0.14 *

* +/- Standard Switch Fees, Merchants + \$0.03, Issuers - \$0.02

AFFN BIN File

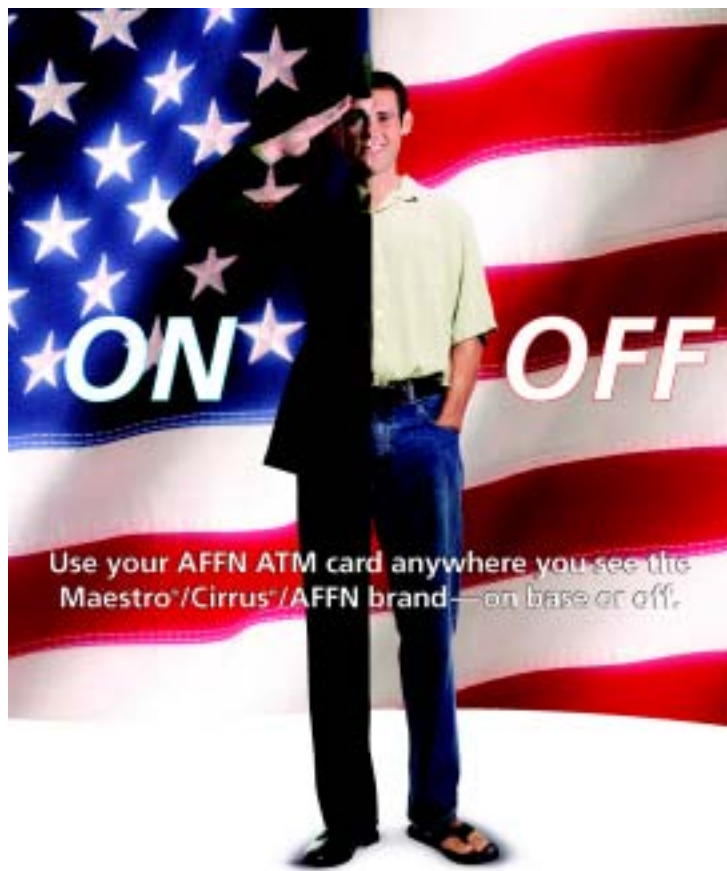
The AFFN BIN File is now available in an automated file format. The AFFN/FTPS Switch is now offering Participants and Processors access to this file via transmission or AFFN Direct. For additional information on this service, including cost, set up requirements, and implementation, please contact Ann Morsch, AFFN's Director of Network Services, at 813-739-2366 or via e-mail at Ann.Morsch@affn.org.

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Italy, Malta, Bahrain, Australia, Columbia, Canada, Chile, and the Czech Republic, without any advertising or cardholder notification.

As part of the reciprocal agreement, all transactions will look and feel like "normal" AFFN transactions, with the exception of the required support of Maestro Pinless Debit. (Maestro Pinless Debit transactions are supported at various merchant locations in France, Turkey and the UK). There will be no change to the online transaction message interface (ISO or ANSI Spec), as these transactions will be identified in the Point of Service Entry Mode or condition code, and will indicate that the Track II was read but the terminal cannot accept PINs or no PIN.

AFFN suggests that all Participants work with their processor to ensure that they are able to identify and process these transaction types. As an Issuer, your financial institution may opt to not support this transaction type and should work with your processor to determine how to identify and deny these transactions as "transaction not supported by cardholder."



Use your AFFN card anywhere you see the Maestro® brand—on base or off. That means your card is accepted at 7 million merchant locations and gives you access to funds at over 925,000 ATMs worldwide.

Visit your nearest AFFN-affiliated financial institution for more details.



We're serving you just about anywhere you serve.



SUPPORT MATERIALS

To assist you with staff and cardholder awareness, AFFN/Maestro has created a portfolio of advertising support materials for your use, including the following:

- Cardholder Letter
- At-A-Glance Reference Card for Staff
- Statement Insert
- FAQs Sheet
- Three-Panel Brochure
- Poster
- Tent Card

All materials are available to your financial institution on a compact disc for print-ready production. Your financial institution may also choose to have the new AFFN/Maestro co-branded logo (bug) printed on the back of card stock for all new cards. If you are interested in adding the co-branded logo (bug) to your plastics, please contact AFFN and we will provide you with a compact disc with the AFFN/Maestro approved artwork.

THE COST FOR PARTICIPATING IN THIS PROGRAM IS AS FOLLOWS:

- One time fee and enrollment costs \$ 0.00
- Monthly access \$ 0.00

Standard AFFN Cardholder ATM and POS interchange fees apply and will settle just as they do today.

The Maestro Network administrative fees are settled to AFFN on a monthly basis. Based on our pilot program, there will be no additional fees passed to our Participants to offset these charges. AFFN will review these charges on a quarterly basis and will inform our Participants of any changes.

AFFN Participant Banks and Credit Unions who are eligible to participate in this program have been notified directly and given a listing of eligible BINS. Participants will automatically be made program-capable by December 31, 2005. Maestro will roll-out AFFN/Maestro BINS in their BIN file first quarter 2006. [AFFN](#)

Should you have any questions regarding this network enhancement, please contact Ann Morsch, AFFN's Director of Network Services, at 813-739-2366, or Ann.Morsch@affn.org.



A SPECIAL MESSAGE FROM AFFN'S PRESIDENT/CEO



Picture Courtesy of DoD Released

THE ARMED FORCES FINANCIAL NETWORK ANNOUNCES 2006 MATCHING GRANT PROGRAM

As AFFN's President/CEO, I am very pleased to announce that the AFFN Board of Directors has authorized for the third consecutive year, a matching grant program as part of AFFN's overall military community support commitment. In addition to AFFN's donations made on behalf of all Participants to national military oriented organizations, this program has been designed to allow AFFN Participants the opportunity to increase the support your organization provides to our military community at the local level.

The program will allow a maximum grant up to \$1,500.00 per Participant. Funds for this program are limited. Therefore, we request only one application per AFFN Participant. Funds will be dispersed (once qualified and approved) on a first come, first served basis.

I would encourage your organization to participate in this program so we can continue to take care of those within our military community who so desperately need – and deserve – our assistance.

*David Weber
President and CEO*



AFFN'S 2006 MATCHING GRANT PROGRAM APPLICATION

AFFN Participant Name: _____

Mailing Address: _____

Telephone Number: _____ Fax Number: _____

Web Site Address: _____

President/CEO: _____

Marketing/Public Relations Contact: _____

Name of On-Base (or Local) Publication: _____

Website Address: _____

Matching Funds Request: _____

Program Description/Overview: (Please feel free to attach supporting documentation)

Community Served/Beneficiary:

Submitted By _____

Name/Title/E-Mail Address

Your President/CEO Authorization _____

Please return completed application to AFFN, PO Box 659, Boonton, NJ 07005-0659.

Should you have any questions, please contact John Broda – John.Broda@AFFN.org, or 973-257-1216.

For Internal Use Only:

Received on: _____ Reviewed on: _____ Processed: _____ Participant Notified: _____

AFFN Salutes DCUC Credit Unions & AMBA Banks

On behalf of AFFN's Board of Directors, management and staff, and Participants, we would like to congratulate the following DCUC credit unions and AMBA banks for being recognized by the Department of Defense for providing outstanding service to our US military and defense communities worldwide.

★ **Army Credit Union of the Year 2004**
Global Credit Union

Camp Ederle, Vincenza, Italy
Camp Darby, Tirrenia, Italy
Mr. Jack L. Fallis, Jr., President and CEO

★ **Army Bank of the Year 2004**
Armed Forces Bank

Fort Knox, Kentucky
Mr. Don Giles, President and CEO

★ **Navy & Marine Credit Union of the Year 2004**
Pen Air FCU

Naval Air Station Pensacola, Florida
Mr. John A. Davis, Jr., President and CEO

★ **Navy & Marine Bank of the Year 2004**
Bank of America Military Bank


Naval Air Station Mayport, Florida
Mr. Scott Mullen, President and CEO

★ **Air Force Credit Union of the Year 2004**
1st Liberty FCU

Malmstrom Air Force Base, Montana
Mr. Steven Grooms, President and CEO

★ **Air Force Bank of the Year 2004**
First National Bank Midwest City

Tinker Air Force Base, Oklahoma
Mr. Robert H. Croak, President and CEO

"While AFFN is extremely proud of the work that all of our military banks and defense credit unions do on a daily basis in support of the troops and their families, we extend special congratulations to the leadership and staff of these financial institutions for the recognition awarded to each bank and credit union by our Military Services," said David Weber, AFFN President and CEO. 

AFFN Banks Take DC by Storm

Three AFFN Participants – **BB&T**, **PNC** and **Mercantile Bankshares Corp.** are aggressively increasing their presence throughout the Washington, DC area.

The expansion of branch banking and ATMs in the greater metropolitan Washington, DC market is great news for AFFN cardholders. Way to go AMBA banks!



www.bbandt.com

BB&T has 1,400 locations in 11 states and Washington, DC.



www.PNC.com

PNC currently has 51 branch locations and 150 ATMs with plans to add an additional 30 branch locations over the next three years.



**MERCANTILE
BANKSHARES CORPORATION**

www.Mercantile.com

Mercantile Bankshares Corporation has 238 branch locations in Maryland, Virginia, the Delmarva Peninsula (Delaware), and Southern Pennsylvania (York County). Mercantile Bankshares Corporation recently completed the acquisition of Community Bank of Northern Virginia. Community Bank of Northern Virginia is now part of Mercantile Potomac Bank, with 30 banking locations throughout metropolitan Washington, DC, and is a division of Mercantile-Safe Deposit and Trust Company.

AFFN ATM & Point of Sale (POS) Expands

AFFN extends an official welcome to the following Retailers and Businesses supporting AFFN POS and ATM access nationwide. Our new partners are adding over 2,000 POS locations and over 45,000 ATM locations nationwide.

Welcome New Retailers/Merchants

★ **ABC Fine Wines & Spirits** – [Retail]
177 locations in Florida

★ **Cort Business Systems** – [Retail]
262 locations nationwide

★ **Fubonn Supermarkets** – [Grocery]
in Oregon

★ **Spartan Stores** – [Grocery/Pharmacy]
77 locations in Montana and Ohio

★ **Talbots** – [General Retail; Women/Kids]
679 locations nationwide

★ **Wilson Farms** – [Grocery]
107 locations in New York

★ **WinCo Market Place** – [Grocery]
31 locations in Washington, Idaho,
Nevada, California and Oregon

Welcome New ISOs/ATM Deployers

★ **ATM Express**

★ **ATM Express, Inc.**

★ **ATM of America**

★ **ATM Providers**

★ **Automated ATM Solutions**

★ **Best Products Sales and Service**

★ **Business Resource Center**

★ **Card Direct Elite**

★ **eCash, Inc.**

★ **ETM Inc.**

★ **First American Payment Systems [FAPS]**

★ **G&R Vending**

★ **Gulf Coast Business**

★ **Hawaiian Island ATM**

★ **Kahuna Business Group**

★ **STEMARK [dba Mid-Atlantic]**

★ **Transactions Unlimited Management**

1985 **20** 2005
A HISTORY OF SERVICE



Armed Forces Financial Network

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Tampa, Florida 33609

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