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Fiserv VISION Client First Federal Savings Bank Builds Commercial Business by Offering Health Savings Accounts

BROOKFIELD, Wis.--Sept. 19, 2005--Fiserv, Inc. (Nasdaq:FISV) said First Federal Savings Bank of Wisconsin has increased its commercial business by offering health savings accounts (HSAs) to individuals with high-deductible health plans. First Federal is a core processing client of the Fiserv VISION unit of Fiserv.

Fiserv VISION began offering HSAs to its clients in 2004 following the passage the previous year of the Medicare Prescription Drug Improvement and Modernization Act. That legislation allowed consumers with high-deductible health plans to set up tax-free HSAs as a hedge against future medical costs.

Fiserv VISION's HSA program is part of a larger Fiserv healthcare banking initiative designed to help financial institutions take advantage of the next wave in healthcare cost management. The accounts, owned and managed by consumers and domiciled in financial institutions nationwide, are being seen as an effective way to keep healthcare cost increases under control while still providing care access to a growing number of consumers.

Larry Leskovsek, senior vice president and chief financial officer of First Federal, said the Waukesha, Wis., savings bank began offering HSAs because of the predicted high growth for the accounts and to give the institution another avenue to build its commercial business.

"Employers come to know who we are because, at least once a month, they're sending us money for their employees. Now we're part of the thought process," Leskovsek said. "Some of our early companies are now coming back and asking for bids on commercial loans and commercial deposit services. We've found that when you have a foot in the door with a company, you have the opportunity to visit with them on their other commercial needs."

Fiserv VISION HSAs are opened up as checking accounts, which allows for check writing capabilities. Card access - either with ATM or debit cards - is allowed on the accounts and all necessary year-end reporting is available through Fiserv VISION.

Through Fiserv, VISION clients also will have access to Web-based healthcare content - including information on costs for medical care and prescription drugs and calculators to help determine the proper coverage for insurance and HSAs - that will allow financial institution customers to be better consumers of healthcare.

Leskovsek said First Federal is sold on the growth potential of HSAs. "High-deductible policies are the real hot button in the insurance industry and the wave of the future," he said. "Our HSA business has grown at a fantastic rate and I anticipate a major spurt at the end of the year as more employers decide to offer HSAs for the new plan year."

Mike Rigney, President of Fiserv VISION, said VISION's goal was to provide clients with a fully featured product that was easy to use. "We anticipated a heavy demand for HSAs and wanted to provide a system that could handle a high volume of activity," Rigney said.

Fiserv VISION provides community and commercial banks with a complete online banking solution. Fiserv VISION services approximately 400 financial institutions in 43 states.

Fiserv, Inc. (Nasdaq: FISV) provides information management systems and services to the financial and health benefits industries, including transaction processing, outsourcing, business process outsourcing and software and systems solutions. The company serves more than 16,000 clients worldwide, including banks, credit unions, financial planners/investment advisers, insurance companies and agents, self-insured employers, lenders and savings institutions. Headquartered in Brookfield, Wis., Fiserv reported \$3.4 billion in processing and services revenues for 2004. Fiserv was ranked the largest provider of information technology services to the U.S. financial services industry in the 2004 FinTech 100 survey by the American Banker newspaper and the Financial Insights research firm. Fiserv can be found on the Internet at www.fiserv.com.