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Fiserv to Deliver Financial Technology Package to Citizens National Bank of Elkins; West Virginia Bank Chooses Fiserv Because of Company's Focus on Integrated Technology

BROOKFIELD, Wis.--Dec. 20, 2005--Fiserv, Inc. (Nasdaq:FISV) said Citizens National Bank of Elkins, a \$238 million asset bank in Elkins, W.V., cited Fiserv's strong focus on integrated technology as a key reason for choosing the company for a solution set that includes core processing, ATM/debit processing and both consumer and business Internet banking. Citizens National Bank, founded in 1923, is a community bank with offices in four West Virginia counties.

Sherrri Marstiller, Citizens National Bank senior vice president and chief operating officer, said Fiserv's integrated technology - including the Premier core processing system from Fiserv's Information Technology, Inc. (ITI) unit - will help the bank to achieve substantial efficiencies as it delivers products and services to customers.

"Fiserv is a great fit for Citizens National Bank as they are clearly a leader in the financial industry in offering IT solutions," Marstiller said. "The decision to migrate to Fiserv as CNB's new data processor was made after intensive research of the company's operations. While customers will not notice any change, it will improve efficiency with a cost savings for Citizens. As we prepare to enter a new year, Citizens National Bank is looking forward to our new partnership with Fiserv."

Don Phillips, a regional president in Fiserv's ITI Outsourcing unit, said he was delighted to see an institution with Citizens National Bank's rich history and strong reputation in community banking choose Fiserv technology.

"Citizens National Bank has served the people of West Virginia for more than 80 years," Phillips said. "We believe this technology package from Fiserv will enable Citizens National Bank to enhance its already outstanding reputation for customer service as it embarks on the next phase of its growth."

Citizens National Bank is a \$238 million bank with offices in the West Virginia communities of Elkins, Parsons, Beverly, Petersburg, Snowshoe and Marlinton. It is a subsidiary of Citizens Financial Corp. thriving as a full-service commercial bank with trust and investment services.

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 and 2005 FinTech 100 surveys by the American Banker newspaper and the Financial Insights research firm. Fiserv can be found on the Internet at www.fiserv.com.