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Waterford Bank Selects Premier® Bank Platform from Fiserv Along with Multiple Value-added Solutions

Bank's customer-centric focus on commercial clients results in exceptional growth

BROOKFIELD, Wis., Nov 04, 2009 (BUSINESS WIRE) -- BAI RDC Booth #417 - [Fiserv](#), Inc. (NASDAQ: FISV), the leading global provider of financial services technology solutions, today announced that Waterford Bank, a commercial bank in Toledo, Ohio, that has experienced unparalleled growth in its first two years, has selected the Premier^(R) bank platform. With a customer-centric focus and a dedication to provide integrated, customized financial services, the bank has now grown to assets of \$197 million since opening its doors in 2007. Premier from Fiserv is highly scalable to accommodate continued growth, and additional business-focused solutions will allow Waterford to differentiate and compete effectively.

Waterford Bank chose the Premier bank platform solution and outsourced account processing services from Fiserv to provide its primary customer base of small- and medium-sized businesses with the sophisticated financial solutions demanded by today's marketplace. To enhance its business banking capabilities, the bank will also deploy PayData.NETTM from Fiserv; a powerful, client server-based application that automates remittance and processing services, meeting all lockbox requirements.

"Fiserv offers us a responsive, full-bodied system," said Michael White, president and chief operating officer of Waterford Bank. "The bank's aggressive growth plan demands the multifaceted management reporting and financial accounting provided by the Fiserv platform. We need a technology partner that understands what banking is going to look like five years from now - one that meets our needs today and in the future. Fiserv is that partner."

Waterford also selected a variety of value-added Fiserv services, including remote deposit capture, treasury management, online banking and bill pay, mobile banking and electronic document management. This multi-product solution represents all five Fiserv core competencies: processing services, customer and channel management, insights and optimization, risk and compliance, and payments.

The bank's impressive growth, particularly in the midst of an economic downturn, can be attributed to its highly experienced leadership team and a business plan that centers on commercial clients, corporate executives and professionals. Treasury management solutions that help business customers conduct financial tasks more quickly, accurately and cost-effectively serve this market segment well, including Remote Deposit Capture for Premier, which enables businesses to prepare and submit deposits electronically no matter where they're located. More than 30 Waterford Bank business clients are already utilizing this service.

"Fiserv is the right partner to meet our business strategy," said White. "They provide the cash management and treasury services that drive core deposits to support Waterford Bank." In addition to merchant capture, Waterford Bank offers a variety of other cash management solutions through Fiserv, including account analysis, positive pay, wire transfers, investments, customized statements and ACH services.

"Waterford Bank's phenomenal growth - nearly eclipsing the \$200-million mark by its second anniversary - is almost unheard of in these market conditions. Impressively, Waterford continues to win market share every day," said Jim Cross, president of the Central Region data center for Fiserv. "We are proud to be their technology partner."

On track to deploy Premier in the fourth quarter of 2009, Waterford Bank anticipates a long-term partnership with Fiserv to support its anticipated growth in earnings and deposits. "It's not a secret how you can be successful," said White. "We've been true to our business strategy of courting commercial clients while investing in technology to support those clients. It all leads to increased core deposits, growth and profitability."

About Waterford Bank

Waterford Bank was established in August, 2007 in Toledo, Ohio. The locally owned and managed bank offers big bank

expertise with a community-bank touch. Waterford belongs to CDARS (the Certificate of Deposit Account Registry Service) that provides customers with FDIC insurance of up to \$50-million, assuring high net worth individuals that their money is invested in a secure institution. For more information, visit www.waterfordbankna.com.

About Fiserv

Fiserv, Inc. (NASDAQ: FISV) is the leading global provider of information management and electronic commerce systems for the financial services industry, driving innovation that transforms experiences for financial institutions and their customers. Ranked No. 1 on the FinTech 100 survey of top technology partners to the financial services industry, Fiserv celebrates its 25th year in 2009. For more information, visit www.fiserv.com.

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