

## Merchants' Choice Payment Solutions Acquires Silverton Bank Portfolio of Agent Banks

**FOR IMMEDIATE RELEASE - The Woodlands, Texas – November 9, 2009** — Merchants' Choice Payment Solutions (MCPS), announced the acquisition of the portfolio of agent bank relationships from Silverton Bank in Atlanta, Georgia.

"We are excited to have the opportunity to serve Silverton's agent banks and their merchant customers," said Stan Paur, president and CEO of Merchants' Choice Payment Solutions. "We will be working with the Silverton staff to insure an efficient and seamless transition over the next few months. I believe the financial institutions and their merchants will be very pleased with the levels of support and the quality of service they receive from MCPS."

The acquisition brings Silverton's agent banks and merchant customers into an existing network that delivers premium payment processing behind the scenes while banks retain their business banking relationships. The move adds several hundred banking institutions and several thousand merchants to the MCPS agent bank program. MCPS offers a wide array of credit, debit, check, and other payment services across multiple industries. Paur added that the acquisition of the Silverton portfolio represents the first of a number of initiatives to expand the MCPS agent bank and merchant bank program.

The integration will continue through the end of the year as Merchants' Choice works to provide immediate value for their new merchant customers and agent bank partners.

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### About Merchants' Choice Payment Solutions (MCPS)

Texas DCS d.b.a. Merchants' Choice Payment Solutions – MCPS – is a company committed to your success; a company that provides not just products, but partnerships; a company with a long-standing reputation of honesty, integrity, and ethical business practices; a company with the resources to handle all your payment processing needs. MCPS is one of the top-ranked merchant acquirers in the industry, specializing in providing electronic processing systems for all types of businesses, including but not limited to retailers, restaurants, physicians, dentists, gas stations, convenience stores, auto repair facilities, lodging, beauty/barber shops, medical services, and veterinarians.

As a certified Merchant Services Provider and an Independent Service Provider, MCPS can offer the most comprehensive processing services on the most popular payment options available to consumers, including Visa, MasterCard, American Express, Discover, Diners Club, Debit cards, Checks, Gift/Loyalty cards, Electronic Benefits Transfer, Fleet Management Cards, and JCB.

MCPS began in the late 1980s and has grown with the strength of Woodforest National Bank, a \$3.2 billion financial institution based in Houston, as its foundation. With the stability and financial strength of Woodforest, MCPS has built the infrastructure necessary to support growth with state-of-the-art technology. Today, MCPS serves over 41,000 merchant partners, processing more than \$3.4 billion in annual credit card volume. Visit our website for more information: [www.mcpscorp.com](http://www.mcpscorp.com).

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