

For Immediate Release

Are you connected? New Joint Venture Opportunity with FFUSA

Medina, MN – March 4, 2008 – First Financial USA (FFUSA), a leading Merchant Services Provider of credit and debit (Visa, MasterCard, American Express, Discover, JCB, EBT and fleet petroleum cards) acceptance service to businesses nationwide, announced today the release of its new Open Source joint venture opportunity. This program will allow qualifying organizations to generate an additional revenue stream with very little effort or cost.

If you or your firm is connected with businesses that accept credit and debit cards, then FFUSA can create an attractive plan to offer your contacts and customers. When those businesses use FFUSA for their card processing, you receive a monthly royalty...just like we pay our bank affiliates.

At the heart of this exciting new opportunity is FFUSA. Traditionally FFUSA has marketed merchant services through its network of over 1200 bankers and independent agents nationwide. Now FFUSA has opened up a modified version of this same opportunity to you.

“Larger companies like Costco and Verizon have recognized this opportunity and have entered or are entering the business. We wanted to make the same opportunity available to other organizations across industry type,” says John Eliason, FFUSA President.

Eliason adds, “This is a fascinating business and we love it, but like most industries it’s complicated and getting more so every day. Breaking into the business today would be very difficult. Partnering up with a dependable and talented team, one who has all the administration, operation, technology and sales tools...plus one with the right understanding and attitude is critical. FFUSA has every one of those bases covered and we’ve been providing this service for 13 years,” says John Eliason, FFUSA President.

Eliason concludes, “Everyone knows that joint ventures are a great idea, but it’s getting the product or service actually sold and generating revenue is where the rubber hits the road. With our nationwide sales force, FFUSA is one of the few companies that can make it happen effectively.”

For more information about FFUSA: www.ffusa.net



First Financial USA is registered Merchant Services Provider with JP Morgan Chase Bank, Hicksville, NY and Wells Fargo Bank, NA, Walnut Creek, CA.