



CorTrust Bank Selects ICBA Bancard Partner, Vantiv for Credit Card Issuing and Processing

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New Agreement Expands Vantiv's Presence in South Dakota and Minnesota

CINCINNATI - April 11, 2013 - [Vantiv, Inc.](#) (NYSE: VNTV), a leading provider of payment processing services and related technology solutions for merchants and financial institutions, announced its first multi-year credit card issuing and processing contract with [CorTrust Bank](#) under its new partnership agreement with ICBA Bancard. With more than seven hundred million in assets, CorTrust is a full-service bank offering a wide variety of products and services to its consumers at its 24 branches located in South Dakota and Minnesota.

"We selected Vantiv - through the ICBA Bancard strategic alliance - for many reasons, but specifically due to their comprehensive suite of payment products and focus on customer service," said Jack Hopkins, president and CEO at CorTrust Bank. "Our goal is to provide our customers the best payments products in the industry, which in turn, helps us grow our banking businesses. Vantiv and ICBA Bancard help us do just that."

Vantiv and ICBA Bancard work to take the complexity out of credit card issuing through easy to implement technology and account management tools so that financial institutions can focus on expanding customer relationships and the growth of their portfolios. Vantiv also helps maximize cardholder touch points with its state-of-the-art mobile and online account access, and customized cards. The Company's 24-hour contact center provides around the clock support for cardholders who have questions or need assistance.

"Vantiv is pleased to expand our presence further into South Dakota and Minnesota with CorTrust Bank," said Royal Cole, president, financial institution services at Vantiv. "CorTrust offers a wide range of financial products and services, and Vantiv's turnkey, value-added payments solutions make it even easier for them to do so."

In December 2012, Vantiv announced a strategic alliance with ICBA Bancard, the payments subsidiary of the Independent Community Bankers of America® (ICBA), to offer its member clients credit card processing and merchant services. The new agreement with CorTrust Bank highlights the advantage of the Vantiv-ICBA strategic relationship.

To learn more about CorTrust Bank or ICBA Bancard, please visit [cortrustbank.com](#) or [icbabancard.org](#). For more information about Vantiv, please visit [vantiv.com](#) or on [Facebook](#), [Twitter](#), [LinkedIn](#), [Google+](#), and [YouTube](#).

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About CorTrust Bank, N.A.

CorTrust Bank provides banking services like personal checking, business checking, savings accounts, CDs (certificates of deposits) and credit cards in South Dakota and Minnesota. CorTrust Bank has locations in Sioux Falls, Mitchell, Yankton, Aberdeen, Arlington, Artesian, Bowdle, Freeman, Gayville, Leola, Letcher, Mt. Vernon, Pierpont, Tabor, Vermillion and Webster, South Dakota as well as Woodbury and Blaine, Minnesota. For more information, visit [www.cortrustbank.com](#).

About ICBA Bancard & TCM Bank, N.A.

ICBA Bancard is the wholly owned payment services subsidiary of the Independent Community Bankers of America. ICBA Bancard provides community banks with equitable access to cutting edge credit card options, debit card options, ATM and merchant processing solutions as well as exclusive services including the Fraud Loss Protection Plan, Portfolio Consultations and analytical tool. For more information, visit the ICBA Bancard website at [www.icbabancard.org](#) or call (800) 242-4770.

About Vantiv, Inc.

Vantiv, Inc. (NYSE: VNTV) is a leading, integrated payment processor differentiated by a single, proprietary technology platform. Vantiv offers a comprehensive suite of traditional and innovative payment processing and technology solutions to merchants and financial institutions of all sizes in the U.S., enabling them to address their payment processing needs through a single provider. We build strong relationships with our customers, helping them become more efficient, more secure and more successful. Vantiv is the third largest merchant acquirer and the largest PIN debit acquirer based on number of transactions in the U.S. The company's growth strategy includes expanding further into high growth payment segments, such as ecommerce, mobile, prepaid and information solutions, and attractive industry verticals, such as business-to-business, government, healthcare and education. For more information, visit [www.vantiv.com](#).



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