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**FIRST NATIONAL MERCHANT SOLUTIONS® TO OFFER EXPANDED
AMERICAN EXPRESS PROCESSING SERVICES**

*First National Merchant Solutions adds American Express' OnePoint Program to
Expand Product Portfolio*

FOR IMMEDIATE RELEASE

OMAHA, Neb., November 11, 2009 – Small businesses wanting to accept American Express® Cards have a new processing option thanks to an expanding relationship between First National Merchant Solutions and American Express. In addition to its role as an external sales agent, the new agreement gives First National Merchant Solutions the ability to sign up, set up, and directly support and service small businesses under American Express' OnePoint program.

“We can provide one-stop shopping for small businesses looking to accept American Express Cards,” said Diana Mehochko, President of First National Merchant Solutions. “Our customers will receive one statement combining American Express transactions with those of other cards we may process for them, and we will be their single point of contact to handle any issues that may arise.”

American Express will continue to issue cards and authorize transactions while First National Merchant Solutions will increase its processing role to include processing and handling payments, customer service and disputes. First National Merchant Solutions has provided American Express Card processing services for more than six years.

“We are always looking for ways to provide our merchants with exceptional processing and servicing options that best meet their needs,” said Brian O'Malley, vice president and general manager, small merchant acquisition, American Express Merchant Services. “With First National Merchant Solutions, we are able to offer small businesses a convenient way to do business and serve their customers, while broadening the acceptance of American Express Cards.”

First National Merchant Solutions provides a variety of payment processing solutions to meet the unique needs of businesses accepting card-based payments. Solutions include credit and debit card processing, prepaid card processing and program management, secure Internet commerce processing, electronic benefit transfer processing and check guarantee, authorization and collection. All are designed to help businesses control costs and fraud. First National also provides ongoing training and 24/7 personal support.

About First National Merchant Solutions

First National Merchant Solutions is a top 10 payment processor with more than 50 years of experience providing first-rate service and solutions to businesses across the nation. With the combined resources of parent company First National Bank of Omaha® and a dedicated, experienced team of industry professionals, First National Merchant Solutions provides complete payment processing with unparalleled customer service to meet the long-term needs of its customers.

For more information, visit www.fnms.com

About American Express

Merchant Services is the merchant network of American Express, which acquires and maintains relationships with millions of merchants around the globe, which welcome American Express-branded Cards. American Express Company is a leading global payments, network, travel and banking company founded in 1850.