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UNITED BANK CARD RANKED 19TH ON THIS YEAR'S INC. 500 LIST OF FASTEST-GROWING PRIVATE COMPANIES

United Bank Card among Growth Leaders for 2005 with 2,319% Three-Year Growth Rate

Hampton, NJ – October 21, 2005 – Leading payment processor and merchant acquirer United Bank Card (UBC) continually sets the standard for innovation, customer support and commitment to their partners. United Bank Card has established itself as a premier payment processor and merchant acquirer and today announced that their success has been recognized by *Inc. magazine*.

Each year, *Inc. magazine* publishes a list of the fastest growing companies in America. United Bank Card was ranked as the 19th fastest growing private company in the nation and the second fastest in the financial sector. This accomplishment is the result of achieving revenue growth of 2,319% from 2001 to 2004. The magazine will be reaching newsstands in the coming weeks and will feature an article and profile on the company.

United Bank Card Founder and CEO Jared Isaacman is extremely proud of his company's accomplishment but states that UBC must not lose sight of the driving force behind this landmark achievement.

"This honor is a testament to the hard work of United Bank Card's entire staff, management team and ISO sales force. We are revolutionizing the industry and receiving nationwide recognition for it. However, as we celebrate the recognition of United Bank Card by *Inc. magazine*, it is important to reflect on the founding principals, direction and achievements that got us here. We must maintain our focus in order to reach greater milestones."

United Bank Card shows no sign of hitting a glass ceiling and is certain to achieve even more impressive accolades in the future.

About United Bank Card

United Bank Card, Inc. (UBC) is a payment and transaction processor serving businesses nationwide. UBC currently handles the merchant accounts for over 40,000 locations and processes in excess of 3 billion dollars annually. United Bank Card assists independent sales offices around the country in building profitable merchant portfolios and was ranked as the 40th largest processor by volume in 2004 by the Nilson Report.

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