



News Release

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NATIONAL GROCERS ASSOCIATION EXPANDS ITS FIRST DATA PARTNERSHIP

The National Grocers Association (N.G.A.) has announced the expansion of its partnership with First Data to include Money Network's national payroll card program, which allows employers to provide net wages to their employees via an electronic payment card. Money Network is an affiliate of First Data. Through its decade-long alliance with First Data/Concord, N.G.A. continues to provide thousands of community-focused retailers and wholesalers nationwide with the industry's most competitive electronic payment processing solutions.

The new Money Network national payroll card program will now enable supermarket retailers and wholesalers to reduce their payroll costs and ease administrative burdens of producing and distributing paper checks, while also providing their employees, some of whom may be without bank accounts, with the valuable benefit of a payroll card that saves the employee costly check-cashing fees. Employees will also have the convenience of using their own permanent payroll card to obtain cash at automated teller machines (ATMs) and making debit purchases at point-of-sale locations, in keeping with the consumer trend of greater debit cards use at retail.

"Through the Money Network program, N.G.A. is able to offer its constituency and the industry a state-of-the-art financial program that reduces the payroll costs normally associated with producing payroll checks, overnight delivery, replacing lost-stolen checks, and stop payment orders," said Tom Zaucha, president and CEO of N.G.A.

"The 'unbanked' are about twenty percent of the U.S. workforce, and with typical check-cashing fees for employees running two to three percent of the check amount, this is a wonderful pro-employer and pro-employee program. By using a payroll card, these costs can be eliminated," said Stuart Zlotnikoff N.G.A. senior vice president and president of N.G.A. Service Corp.

"Money Network is proud to partner with the N.G.A. in providing this important benefit to N.G.A. members across the country," said Mark Putman, Chairman of Money Network. "Our partnership provides a cost-effective, responsive and flexible solution to the payroll process." The new Money Network was demonstrated at N.G.A.'s annual convention in Las Vegas, NV, February 8-11, 2005 at the First Data area of the Concept Show.

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N.G.A. is the national trade association representing the retail and wholesale grocers that comprise the independent sector of the food distribution industry. An independent retailer is a privately owned or controlled food retail company operating a variety of formats. Most independent operators are serviced by wholesale distributors, while others may be partially or

fully self-distributing. Some are publicly traded but with controlling shares held by the family and others are employee owned. Independents are the true “entrepreneurs” of the grocery industry and dedicated to their customers, associates, and communities. N.G.A. members include retail and wholesale grocers, state grocers associations, as well as manufacturers and service suppliers. For more information about N.G.A. and the independent sector of the industry, see the N.G.A. website: www.NationalGrocers.org.