

iPay Technologies Partners with Vantage Credit Union

Relationship to bring best in class bill-payment processing to Vantage's members

Elizabethtown, KY, January 28, 2009 - iPay Technologies, a leading online bill pay provider for financial institutions, today announced a bill-payment processing relationship with Vantage Credit Union, headquartered in St. Louis, Missouri to provide its over 100,000 consumer and small business member-owners with the best in class bill-payment and small business solutions available in the market.

"We are very happy to add Vantage Credit Union to our family of more than 2,700 financial institutions in the US and Puerto Rico. We believe that iPay's unique service and product attributes will allow Vantage to service its clients better while at the same time increasing loyalty and deposit retention," stated Dana Bowers, Managing Director of iPay Technologies.

"I am excited that Vantage has partnered with iPay," said Hubert Hoosman, President and CEO of Vantage Credit Union. "We believe that the iPay relationship is strategic in nature and that it will allow us to save our members time and money while providing exceptional service."

"The iPay Technologies' partnership with Vantage is a five year agreement. In addition to its best-in-class technology and bill-payment processing services, iPay will also support Vantage in adoption and transaction marketing," added Bowers.

About iPay Technologies

Headquartered in Elizabethtown, KY, iPay Technologies is the leading independent provider of Internet bill payment services. Founded in 2001, iPay develops and fully supports consumer and small business online bill pay solutions for more than 2,700 financial institutions nationwide and in Puerto Rico. Additional information about iPay is available at www.ipaytechnologies.com.

About Vantage Credit Union

Vantage Credit Union is a progressive, full-service financial institution headquartered in St. Louis, Missouri, with over \$500 million in assets, over 100,000 member-owners, and fourteen locations serving zip codes in 19 counties in eastern Missouri, and Madison and St. Clair Counties in Illinois.