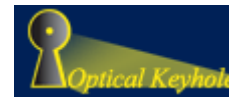


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PRESS RELEASE



Iowa State Bank Deploys Integrated Bank Technology's Image Teller
--Imaging application significantly reduces bank's processing, courier costs--

CEDAR PARK, Texas, April 16, 2008 – Integrated Bank Technology (IBT), a company that specializes in engineering robust software applications and provides 24/7 support services to community financial institutions across the country, announced that Iowa State Bank and Trust Company of Fairfield, Iowa has completed its deployment of IBT's Integrated Image Teller. The bank had the vision to be one of the early adapters of this revolutionary application and worked with IBT, providing valuable insight to this new transaction process change. The result, Iowa State Bank is saving thousands of dollars in reduced courier costs and data processing fees.

Iowa State Bank began its search for new technology because management wanted to install an imaging system and enhance its Internet banking. The bank was introduced to IBT through the company's preferred partner, Financial Systems & Equipment (FS&E), a multi-faceted consulting, marketing, and service organization that also works with Iowa State Bank. "We chose to work with IBT because of the flexibility of the applications and the cost of ownership," Connie Boyer, CFO of Iowa State Financial Services Corp., explained. "We also liked the size of the company. We wanted a company that would be able to move quickly when we needed it to respond and with IBT, we have been able to do that in addition to having direct access to top executives."

Integrated Image Teller eliminates paper by producing "virtual tickets" and posting them to every account. The application can also automatically photograph each customer as they approach the teller window and store the image as part of the transaction journal history archive. One of key fraud features is that every item that is scanned goes through 15 different algorithms and then is sent to a review process, which is divided among several employees at the bank, thus significantly reducing the risk of that transaction.

Since Iowa State Bank deployed Integrated Image Teller, it has saved nearly \$76,000 in data processing fees. The bank has also eliminated the annual courier expenses, which topped \$15,000 in 2006. Additionally, the time employees spend accessing reports has been greatly reduced.

“The amount of time that we save has been a huge plus for our employees,” Boyer said. “Before, searching for a transaction could take several minutes. Now, transactions are processed in real time, so all of the information is right on the system and you can access it instantly.”

“We also implemented IBT’s Integrated Document Imaging,” she added. “Not only does the new technology enhance our disaster recovery plan, but any loan officer can retrieve the necessary documents from any location, further increasing our operational efficiency. No paper reports ever need to be printed with the audit feature that is built into the application.”

“Innovation in the next five years will be primarily focused on the change in process to increase service potential while reducing costs and Iowa State Bank has been our strong partner in tailoring Integrated Image Teller and Integrated Document Imaging to optimize the bank’s business processes,” said Mike Golebiowski, president at IBT. “The cost savings of these applications can easily reach thousands of dollars per month and we are extremely pleased to work with Iowa State Bank in realizing these benefits.”

About Integrated Bank Technology

Cedar Park, Texas-based Integrated Bank Technology (IBT) provides software applications and support services to community financial institutions across the country. The company’s flagship product, Integrated Bank Environment, is a robust software application that is designed to enhance a financial institution’s overall customer experience while making the cost of ownership affordable.

For more information, visit www.iBankTech.net.

About Financial Systems & Equipment

Founded in 1981, Financial Systems & Equipment Inc. (FS&E) has provided more than 800 financial institutions with the widest choice of hardware and software products. Its technology facilitates business activities through electronic management of image delivery, workflow and regulatory compliance. FS&E is committed to financial institutions and their success and the company continuously provides clients with successful implementations of image teller, image checks and loan compliance tracking systems.

For more information, visit www.FinancialSystems.net.