



PRESS RELEASE

**For Immediate Release**

**First Commons Bank adds 55,000 Free ATMs through Allpoint Network**

**NEWTON, MASS. — October 10, 2013** — First Commons Bank of Newton, Mass., today announced that it has joined Allpoint, America's largest surcharge-free ATM network, to boost the number of ATMs at which its customers can now access their cash to a total of 56,500 ATMs in the U.S. and beyond.

Allpoint Network is the operator of the largest surcharge-free ATM network in the United States. Its ATMs are conveniently located in destination retail outlets, including major discount retailers, convenience, grocery and pharmacy stores.



"Giving First Commons Bank customers surcharge-free access to their cash throughout the country and internationally is a major new client benefit. It makes busy lives easier, reflecting our philosophy of Common Sense Banking," said Tony Nuzzo, Chairman, President & CEO.

Welcoming First Commons Bank to Allpoint, Ben Psillas, president of Allpoint Network said: "People want a financial services provider that delivers the most convenient account access and management options, and that includes cash access. With Allpoint Network surcharge-free ATMs, First Commons Bank can meet their customers' cash access needs in a way that works best for them — in the conveniently located stores that are already part of their lives."

Adding the Allpoint Network of 55,000 ATMs to the bank's existing partnership with the SUM network, and their 1,500 ATMs, First Commons Bank clients now have instant access to withdraw their cash, and check their account balances, at a total of 56,500 surcharge-free ATMs across the United States and beyond.

To find a nearby ATM, customers can access the easy-to-use ATM locator tools on the First Commons Bank website at [www.firstcommonsbank.com](http://www.firstcommonsbank.com).

In addition, Allpoint offers a free Allpoint Network ATM locator app for smartphones.

Allpoint Network locator resource:

- Allpoint ATM locator for Android — [http://bit.ly/Android\\_Allpoint](http://bit.ly/Android_Allpoint)
- Allpoint ATM locator for Blackberry — [http://bit.ly/BlackBerry\\_Allpoint](http://bit.ly/BlackBerry_Allpoint)
- Allpoint ATM locator for iPhone — [http://bit.ly/iPhone\\_Allpoint](http://bit.ly/iPhone_Allpoint)

**About Allpoint**

Allpoint Network is the largest surcharge-free ATM network with more than 55,000 ATMs in leading national and regional merchant locations across the United States, Canada, Mexico, United Kingdom and Australia. Allpoint provides greater access, convenience and savings to

customers of financial institutions while providing institutions the tools to compete more effectively for customers. For more information or to find the nearest Allpoint surcharge-free ATM, please visit [www.AllpointNetwork.com](http://www.AllpointNetwork.com). Allpoint Network is an affiliate of [Cardtronics, Inc.](#) (NASDAQ: CATM)

#### **About First Commons Bank**

First Commons Bank, N.A., is a nationally chartered, FDIC-insured full-service community bank, dedicated to serving the businesses and individuals of Newton, Wellesley, Waltham, and eastern Massachusetts. The bank, which opened for business on July 22, 2009, reported total assets of \$229,363,000 as of June 30, 2013 — after only 47 months of operation, making it larger than 60% of all FDIC-insured banks in the U.S. First Commons Bank locations include its headquarters at 718 Beacon Street in Newton Centre, Mass., and 161 Linden Street in Wellesley, Mass. Visit First Commons Bank on the Web at <http://www.firstcommonsbank.com>.

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