



The Advantage Network has pursued partnerships and alliances with other networks in order to provide your cardholders with nation-wide access to their accounts surcharge-free! There are now nearly 30,000 ATMs available to your cardholders surcharge-free.

Participating ATMs will display the “Advantage Partner” sticker or the logo for the program.

Advantage Network alliances: added convenience at no additional cost to your cardholders!

### IN BALANCE ATM Alliance

In Balance is a consortium of ATM owners in Minnesota administered by the Independent Community Bankers of Minnesota. All Advantage Network members are eligible to participate; providing an additional 295+ surcharge-free ATMs for your cardholders in Minnesota, Wisconsin, Iowa and North Dakota. This participation does not include the ability to accept shared deposits. [www.inbalancesatms.com](http://www.inbalancesatms.com)



### CO-OP Financial Services Network

CO-OP Financial Services is the nation’s largest credit union-owned EFT network and processor and offers a surcharge-free network of approximately 26,000 surcharge-free ATMs for member Credit Unions. <http://www.co-opnetwork.org>.

### SELECT Selective Surcharge Alliance

This program, administered by PULSE EFT and available to all Pulse participating financial institutions, allows cardholders to make surcharge-free withdrawals at SELECT ATMs. There are approximately 700 participating ATMs in Texas, Louisiana, New Mexico, Arkansas, Tennessee, Colorado, Pennsylvania, Ohio, Illinois, Virginia, Missouri, and Wisconsin. [www.selectatm.com](http://www.selectatm.com)



# ATM Partnerships/Alliances

## SUM Selective Surcharging Network



SUM is administered by NYCE and is offered to banks and credit unions. Customers of member institutions can make withdrawals at designated ATMs owned by other SUM members without paying a surcharge. There are approximately 500 participating institutions, providing 2,800 surcharge-free ATMs to customers in 25 states.\* [www.sum-atm.com](http://www.sum-atm.com)

\*CA, CO, CT, DC, FL, GA, IA, ID, IL, IN, KY, ME, MA, MI, NH, NJ, NY, OH, OR, PA, PR, RI, SC, TN, VT, VA, WA

## Presto! Participant Alliance

Presto! is an ATM network owned by Publix Super Markets and administered by NYCE. There are over 900 Presto ATMs in Florida, Alabama, Georgia, South Carolina, and Tennessee, all located at Publix retail stores. This network includes point of sale (POS) capabilities, meaning that debit, credit, Electronic Benefit Transfer (EBT) Cash, or EBT Food Stamp cards can be used to make purchases at any Publix store. [www.publix.com/services/presto/Home.do](http://www.publix.com/services/presto/Home.do)

