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AT&T and Firethorn Announce Wachovia, Regions and SunTrust Bank Will Offer Mobile Banking to AT&T's Wireless Customers, Taking Giant Steps Toward Making Mobile Banking Marketplace

– Firethorn Mobile Banking and Payments Solution Winning Preference from Nation's Leading, Largest Financial Institutions –

ORLANDO, Fla., March 27, 2007 – AT&T (NYSE:T) and Mobile banking and payments enabler Firethorn Holdings, LLC (www.firethornmobile.com) announced today Wachovia Corporation (NYSE:WB) Regions Financial Corporation (NYSE:RF) and SunTrust Banks, Inc. (NYSE:STI) have selected Firethorn's mobile banking and payments solution to provide their customers anytime, anywhere access to their financial information and transactions capabilities.

According to Firethorn Chairman and Chief Executive Officer, Tripp Rackley, "Today's announcement represents a critical tipping point in the emerging mobile banking and payments industry, and reflects a growing preference by the nation's leading financial institutions for the Firethorn solution and federation strategy for going mobile."

Among the reasons cited by Wachovia, Regions and SunTrust for choosing Firethorn were a preference for a simple, secure, embedded application; defined roadmap to emerging payments strategies, including contactless; and a proven business model for generating revenue through new account openings and increased share of wallet.

The institutions also cited the unique opportunity to participate as members of the Firethorn federation that includes exclusive access to the marketing strength and advertising power of AT&T as the telecommunications giant, together with Firethorn, rolls out a nationwide, multi-million-dollar consumer adoption and education campaign designed to make the mobile banking and payments market. Firethorn will rollout the mobile banking solution according to each bank's individual schedule.

"Mobile banking and payments is a great new application for wireless customers and another compelling example of the freedom, power, and convenience people can derive from their wireless phone," said Jim Ryan, the vice president of wireless data services at AT&T. "We are pleased to be working with Firethorn to bring this exciting application to the market. Firethorn has the right approach not only for users, but for banks and wireless companies as well."

AT&T stated that in the future it plans to embed the mobile banking application on its devices, as well as a full range of mobile financial services applications. Firethorn is the only mobile banking and payments solution authorized by AT&T.

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Functioning as a federation to financial institutions and wireless carriers, Firethorn assembles, connects and manages the complex web of partners, network standards, and platform interfaces that make mobile banking and payments possible.

This partnership offers a single, secure application that allows Wachovia, Regions and SunTrust to effectively extend their comprehensive online financial services to mobile devices. The financial institutions will continue to manage their online services applications and service delivery, providing a truly seamless consumer experience.

The Firethorn solution is a single, secure application, authorized by the wireless carrier, and controlled by the consumer. The application, which is designed to work for any institution on virtually any mobile device, enables comprehensive banking and payments capabilities.

Through the Firethorn solution, consumers can view account balances, transfer funds, receive and pay bills, and quickly clear contents if their mobile device is ever lost or stolen. Consumers can perform functions on any supported wireless handset, even when their device is offline. In partnership with CheckFree, financial institutions using CheckFree Corp.'s (NASDAQ: CKFR) industry-leading electronic billing and payment solution to receive and pay bills online can offer their consumer's immediate integrated access to view and pay bills using their mobile devices.

"Firethorn is pleased to partner with Wachovia, Regions and SunTrust in moving the mobile banking and payments market forward," said Firethorn Chairman and CEO Tripp Rackley. "We look forward to working with these market pillars to continue to make mobile banking a reality."

As the nation's fourth largest financial services company, Wachovia brings its focus on unmatched customer service to the collective partnership's goal of delivering secure mobile banking access to all AT&T customers. Wachovia was the first major U.S. bank to offer mobile online banking and online payments solutions to its customers.

Firethorn's previously announced customers, BancorpSouth (NYSE: BXS) and Synovus Financial Corp. (NYSE: SNV) will also offer mobile banking through Firethorn's solution.

Recently, Firethorn, AT&T and CheckFree conducted a trial of Firethorn's mobile banking and payments solution involving BancorpSouth customers. Participants' overall reactions were overwhelmingly positive, reporting convenience, ease of use, time savings, greater control and knowledge of finances, and impressive functionality. The majority of participants reported an increase in their overall opinion of mobile banking and bill pay as a result of the trial. Among the key findings were:

- Mobile banking was second only to online banking as most popular channel
- Majority will use mobile banking to check financial account status
- 30% of the respondents would pay all of their bills using mobile banking

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- Almost 75% believed they could make more informed spending decisions
- 87% of the respondents preferred their bank's online website for enrollment
- 83% were likely to recommend mobile banking to others

About AT&T

AT&T Inc. is a premier communications holding company in the United States and around the world, with operating subsidiaries providing services under the AT&T brand. AT&T is the recognized world leader in providing IP-based communications services to businesses and the U.S. leader in providing wireless, high speed Internet access, local and long distance voice, and directory publishing and advertising through its Yellow Pages and YELLOWPAGES.COM organizations. As part of its three-screen integration strategy, AT&T is expanding video entertainment offerings to include such next-generation television services as AT&T U-verseSM TV. Additional information about AT&T Inc. and the products and services provided by AT&T subsidiaries and affiliates is available at www.att.com <<http://www.att.com/>>. 2007 AT&T Knowledge Ventures. All rights reserved. AT&T is a registered trademark of AT&T Knowledge Ventures. Subsidiaries and affiliates of AT&T Inc. provide products and services under the AT&T brand. For more information, please review this announcement in the AT&T newsroom at www.att.com/newsroom <<http://www.att.com/newsroom>>.

About Wachovia

Wachovia Corporation (NYSE:WB) is one of the nation's largest diversified financial services companies, providing a broad range of retail banking and brokerage, asset and wealth management, and corporate and investment banking products and services. Wachovia has retail and commercial banking operations in 21 states with 3,375 retail banking offices from Connecticut to Florida and west to Texas and California. In addition, two core businesses operate under the Wachovia Securities brand name: retail brokerage with 750 offices in 47 states and service affiliate offices in Latin America, and corporate and investment banking serving clients in selected corporate and institutional sectors globally. Other nationwide businesses include mortgage lending in all 50 states and auto finance covering 46 states. Globally, Wachovia serves clients through more than 40 international offices. Online banking is available at wachovia.com; online brokerage products and services at wachoviasec.com, and investment products and services at evergreeninvestments.com. At December 31, 2006, Wachovia had assets of \$707 billion and market capitalization of \$108 billion.

About Regions

Regions Financial Corporation is a member of the S&P 100 Index and Forbes Magazine's "Platinum 400" list of America's best big companies. With more than \$140 billion in assets, Regions is one of the nation's largest full-service providers of consumer and commercial banking, trust, securities brokerage, mortgage and insurance products and services. Regions serves customers in 16 states across the South, Midwest and Texas, and through its subsidiary, Regions Bank, operates some 2,000 AmSouth and Regions banking offices

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offices and over 2,600 ATM's. Its investment and securities brokerage, trust and asset management division, Morgan Keegan & Company Inc., provides services from over 300 offices. Additional information about Regions and its full line of products and services can be found at www.regions.com.

About SunTrust

SunTrust Banks, Inc., headquartered in Atlanta, is one of the nation's largest banking organizations, serving a broad range of consumer, commercial, corporate and institutional clients. As of December 31, 2006 SunTrust had total assets of \$182.2 billion and total deposits of \$124.0 billion. The Company operates an extensive branch and ATM network throughout the high-growth Southeast and Mid-Atlantic states and a full array of technology-based, 24-hour delivery channels. The Company also serves customers in selected markets nationally. Its primary businesses include deposit, credit, trust and investment services. Through various subsidiaries the Company provides credit cards, mortgage banking, insurance, brokerage, equipment leasing and capital markets services. SunTrust's Internet address is suntrust.com.

About CheckFree

Founded in 1981, CheckFree Corporation (Nasdaq: CKFR) provides financial electronic commerce services and products to organizations around the world. CheckFree Electronic Commerce solutions enable thousands of financial services providers and billers to offer the convenience of receiving and paying household bills online, via phone or in person through retail outlets. CheckFree Investment Services provides a broad range of investment management solutions and outsourced services to hundreds of financial services organizations, which manage about \$1.7 trillion in assets. CheckFree Software develops, markets and supports payment processing solutions that are used by financial institutions to process more than two-thirds of the 14 billion Automated Clearing House transactions in the United States, and supports reconciliation, exception management, risk management, transaction process management, corporate actions processing, and compliance within thousands of organizations worldwide. (www.checkfreecorp.com).

About Firethorn

Atlanta-based Firethorn (www.firethornmobile.com) is a mobile banking and payment services enabler that links financial institutions and wireless carriers through a unified, secure and scalable technology platform that seamlessly extends full-service banking and payments capabilities to consumers from any financial institution to virtually any wireless device. By partnering with Firethorn, financial institutions and wireless carriers alike gain a competitive service differentiator that improves customer retention, generates revenue and answers consumer demands for more product/service convenience.

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