

Press Release

Contact:

Kelly Buday
(678) 507-2555
kelly.buday@firethornmobile.com

Firethorn and CheckFree to Provide America First Credit Union with Mobile Banking and Payments

Top 10 credit union to deliver convenient, flexible and secure banking and payment options to members

ATLANTA - September 10, 2007-Firethorn Holdings, LLC, (www.firethornmobile.com) the mobile banking and payments enabler, and CheckFree Corporation (Nasdaq: CKFR), a leading provider of financial electronic commerce services and products, announced today that Ogden, Utah-based America First Credit Union, one of the nation's 10 largest credit unions, will offer the Firethorn mobile banking solution to its 432,000 members.

America First plans to go live with mobile banking and payments during the first quarter of 2008. Members will be able to use their mobile devices to pay bills, check balances, view history and transfer funds from their America First Credit Union accounts.

America First selected Firethorn based on its relationships with the nation's two largest wireless carriers and the opportunity for the application to be pre-loaded on AT&T mobile handsets, thus increasing visibility and likelihood of user adoption.

“After researching the mobile banking and payments market and our members’ needs, we concluded Firethorn’s pre-loaded, single sign-on solution and CheckFree’s proven expertise in electronic bill payments provided the best solution for our members,” America First President and Chief Executive Officer Rick Craig noted. “We were looking for established partners who could deliver seamless and secure connections to various carriers and wireless devices. We chose Firethorn and CheckFree for their successful track record in financial services, and their proven ability to deliver a turnkey solution, from implementation to integration.” The Firethorn solution provides a rich user experience and a solid pathway to emerging payment capabilities including contactless payments.

The Firethorn solution is customizable and branded, thus enabling America First to tailor the application to showcase specific products and services for its members. Because the mobile banking solution will be embedded on the mobile device, wireless users will be able to easily locate the application and sign up.

“We are glad to welcome America First into our group of strategic partners. The credit union is showing itself to be a pioneer in the industry through its involvement with mobile

Press Release

banking and payments,” Firethorn Chairman and Chief Executive Officer Tripp Rackley notes. “We look forward to working with this valued credit union to provide a mobile banking and payments solution that will allow America First to improve member retention, generate revenue and enhance brand equity.”

The \$4.1 billion-asset credit union also cited Firethorn’s exclusive partnership with online banking and bill payment leader CheckFree (Nasdaq: CKFR) as one of the key reasons for selecting Firethorn.

“America First is one of the top credit unions in the country and has been a valued CheckFree online bill payment partner since 2000,” said Alex Hart, executive vice president and general manager of CheckFree Electronic Banking Services. “We’re pleased that America First members will soon be able to access the same CheckFree electronic billing and payment services through their Firethorn-enabled mobile devices.”

The Firethorn mobile banking and payments application is available on AT&T wireless handsets today and will be expanded to support multiple banks later this year. A nationwide, multi-million-dollar, joint advertising and education initiative, in partnership with a growing list of leading financial institutions will accompany this rollout.

“Customers now have the flexibility to bank at branch locations, on the PC and on mobile devices. People will choose their banking method based on convenience, ease of use and a positive overall experience, things AT&T carefully considers when adding any application to mobile handsets,” said Mark Collins, vice president, Consumer Data Products, AT&T’s wireless unit. “Every bank that is added to Firethorn’s platform will provide additional choice and a richer experience for AT&T’s 63.7 million customers.”

About Firethorn

Firethorn is the mobile banking and payments enabler supported by the nation’s leading financial institutions and wireless carriers. The Firethorn solution is a single, secure, certified application embedded on select wireless handsets, which allows users to view account balances and history, transfer funds and receive and pay bills. Firethorn enables financial institutions to deliver branded services to consumers via the mobile device, wireless carriers to deliver consumer-convenient, mass-market applications to subscribers, and mobile device users to access and add multiple financial relationships with one password. Firethorn network partners gain the ability to improve customer retention, generate revenue and enhance brand equity. Firethorn is among IDC Research’s “Emerging Mobile Players to Watch” and one of Georgia’s Most Innovative Technology Companies. For more information on Firethorn, visit www.firethornmobile.com or call 678.507.2500.

About America First Credit Union

Headquartered in Ogden, Utah, America First Credit Union was founded in 1939 by a small group of people determined to form their own cooperative to promote their collective economic well-being. In its 68 year history, America First has become one of the largest, most stable and most progressive credit unions in the country and has remained a member-

Press Release

owned, not-for-profit cooperative financial institution. Today, America First is the 12th largest credit union in assets in the United States with over \$4 billion, and the 8th largest credit union in membership in the United States, with over 432,000 members.

About CheckFree (www.checkfreecorp.com)

Founded in 1981, CheckFree Corporation (Nasdaq: CKFR) provides financial electronic commerce services and products to organizations around the world. CheckFree Electronic Commerce solutions enable financial services providers to offer the convenience of online banking, and along with 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 \$1.8 trillion in assets. CheckFree Software develops, markets and supports software applications that are used by financial institutions to process more than two-thirds of the nearly 14 billion Automated Clearing House transactions in the United States. The division also provides financial institutions and other organizations with payment processing and consulting, reconciliation and exception management, fraud and risk management, cash and logistics management, and compliance software and services.

Certain of CheckFree's statements in this press release are not purely historical, and as such are "forward-looking statements" within the meaning of the Private Securities Litigation Reform Act of 1995. These include statements regarding management's intentions, plans, beliefs, expectations or projections of the future. Forward-looking statements involve risks and uncertainties, including without limitation, the various risks inherent in the CheckFree's business, and other risks and uncertainties detailed from time to time in CheckFree's periodic reports filed with the Securities and Exchange Commission, including CheckFree's Annual Report on Form 10-K for the year ended June 30, 2007 (filed August 24, 2007). One or more of these factors have affected, and could in the future affect CheckFree's business and financial results in future periods, and could cause actual results to differ materially from plans and projections. There can be no assurance that the forward-looking statements made in this press release will prove to be accurate, and issuance of such forward-looking statements should not be regarded as a representation by CheckFree, or any other person, that the objectives and plans of CheckFree will be achieved. All forward-looking statements made in this press release are based on information presently available to management, and CheckFree assumes no obligation to update any forward-looking statements.

About AT&T

AT&T Inc. (NYSE:T) is a premier communications holding company. Its subsidiaries and affiliates, AT&T operating companies, are the providers of AT&T services in the United States and around the world. Among their offerings are the world's most advanced IP-based business communications services and the nation's leading wireless, high speed Internet access and voice services. In domestic markets, AT&T is known for the directory publishing and advertising sales leadership of its Yellow Pages and YELLOWPAGES.COM organizations, and the AT&T brand is licensed to innovators in such fields as communications equipment. As part of its three-screen integration strategy, AT&T is

Press Release

expanding its TV entertainment offerings. Additional information about AT&T Inc. and the products and services provided by AT&T subsidiaries and affiliates is available at <http://www.att.com>.

© 2007 AT&T Knowledge Ventures. All rights reserved. AT&T and the AT&T logo are trademarks of AT&T Knowledge Ventures. For more information, please review this announcement in the AT&T newsroom at <http://www.att.com/newsroom>.

###