First National ATM...... Your One-stop ATM Solutions Partner

Highest quality, lowest priced ATM machines
ATMs leases available from \$69 per month
Free remote online monitoring of your ATM
Free 24 hour tech support
Local technicians nationwide for quick repairs

•Our Free ATM Software includes:

- Bitcoin Sales
- Gift Cards



- Cash Transfer





Objective

- Demonstrate how you can increase your income by building your own business in the ATM industry
- Show how First National A TM can provide you with the tools and training to succeed in the industry without you having to become an ATM expert
- Introduce First National ATM
- Show how FNA's reliability and creative problem solving addresses your needs better than anyone else

Our Machines are "Gifted" <u>Make more money!</u> – Our ATMs are able to sell gift cards immediately!



Another stream of income with no ATM owner involvement Earn more with First National ATM

Our Machines can sell Bitcoin *

Make more money!





- Customers can buy Bitcoin directly from your ATM Machine
- You earn commissions with every sale
- Website adds your location where to buy Bitcoin
- Improves location traffic and profits!

*Available only on Genmega ATMs at this time

Our ATMs build business! Make money from cash transfers!



- Customers can pick up cash at your ATM sent by a relative (P2P) like Venmo or PayPal
- Customers can receive rebates & rewards with just a pin code typed at the ATM
- MasterCard website adds your location where to pick-up transferred cash
- <u>You earn a fee each time someone uses</u> the service



Improves ATM location traffic and profits!

Who is First National ATM?

Our customers include: Convenience Stores Convenience Stores Convenience Stores Convenience Stores Convenience Stores





- Amer-e-com dba First National ATM is one of oldest and largest providers of ATM's in the US. As one of the fastest growing and most respected service providers in the North America, our strength is in our ability to offer low prices combined with the latest technology and the highest quality service and support.
- The company currently operates ATMs in such locations as the Kentucky State Fair and The Oakland Arena. The company also manages and operates ATM's in leading hotels, trucks stops, theme parks, movie theatres, bowling centers, family fun centers, colleges, universities, municipalities, grocery stores, convenience stores, restaurants and gaming establishments.

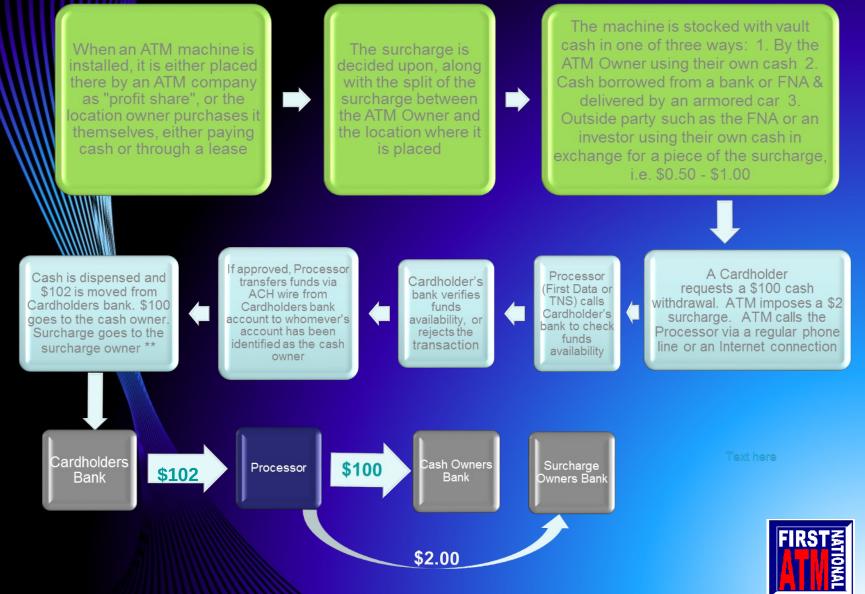
We are a full service provider of ATM and Point of Sale (POS) services to financial institutions and retail establishments. The company currently delivers the most advanced hardware, software and communications technologies to customers in over 3,000 locations throughout the U.S. and Canada. Our services include ATM machine sales and placements, Transaction Processing, ATM maintenance, ATM Monitoring & Dispatch, ATM Vault Cash & Replenishment and Equipment Leasing. Additional information can be found on our websites at:

KENTUCKY EXPO CENTER TAMPA BAY BEACHES CHAMBER of COMMERCE The Beach is our Business



6

How Does A First National ATM Work?



** Dispensed cash is deposited each banking day. Surcharge can be deposited either daily or monthly.

Your Needs.....

Honest Partner Wholesale prices for equipment & Processing

Success in the financial services Industry

Timely payment of merchant & Distributor income Quality customer service for both you & your customers

- An honest partner with the resources & experience to "teach you the ropes"
- Low prices to compete with anyone on the street
- Quality customer service to help you get customers, and most importantly - keep them!
- Get paid residual & surcharge income on time

Your Customers needs...

Honest ATM Partner with a "Local Rep" Best price available for equipment & Processing

Build their business nd earn more \$\$

Timely payment of surcharge income Quality customer service for Tech Support & service needs

- A strong, stable and reliable ATM processer with a local representative - You
- Fair price for the equipment
- Quality customer service, warranty and tech support available when you need them
- Timely payment of both cash dispensed and surcharge earnings

Meeting the Needs

- First National ATM understands that you want trouble free cash access without having to become an expert in ATM operation. We provide 100% of the services needed to deliver cash to your customers
- Our expertise enables you to focus on your business, not your

Tech support for you and your accounts

NATIONAL

Resources such as Leasing programs, Vault Cash and Partnering

Expertise in the industry and assistance in closing deals anywhere in the US or Canada

Low prices on all makes and models of indoor and outdoor ATM Machines With timely, reliable payment of residual income



ATM Machines

•FNA is one of the world's largest operators of high quality, trouble-free cash dispensers. As a Master Distributor of GenMega and Hyosung ATMs, FNA operates over 3,000 ATMs in 44 U.S. States and all Canadian Provinces.

•Hyosung is the second largest ATM manufacturer in the USA, with over 60,000 units in service. Hyosung manufactures an extremely reliable, fully upgradeable ATM that delivers the services needed today and in the future. GenMega has been a manufacturer of ATM and Transactional Kiosk solutions since 2006 with well over 50,000 units deployed worldwide. Their design is very modern and invites customers which helps to maximize your returns.

With modular components, our ATMs are "plug & play". If something breaks, we simply unplug the bad part and plug in a new one and the machine is back in operation!

Why do we recommend them? Simple. They are the most reliable ATMs available today. If the ATM stops running, neither you, your customer or FNA makes any money.



Transaction Processing



First National ATM, provides crystal-clear connections to all major processing networks including Cirrus, Plus, Interac, Honor, MAC, AFFN, Star, NYCE, as well as government benefits programs. We also process Bitcoin, Gift Cards and MasterCard **Cash transfers**

Technical Support



- Experienced and friendly technical support is available 24 hours a day from our toll free help line or website. Service issues are handled right away, and monitored until completion.
- Utilizing our local service personnel, our mission is to restore service within 2 hours anywhere in the U.S. or Canada
- Using special ATM viewing software, First National will diagnose and repair most problems right over the phone

ATM Vault Cash



- If you have a high volume ATM machine, FNA can rent you the cash needed to operate it at the right time, and in the right quantity, to maximize ATM transactions. Or if you use your own cash, we will train you in proper cash management.
- Utilizing our custom software program, FNA can actively manage the cash to ensure your ATM is never out of stock
- FNA can provide the ATM vault cash, arrange the armored car service, and even insure the cash for all losses to ensure ATM location owners to have little or <u>no</u> <u>daily involvement.</u> While there is a fee for this service, it can help an ATM owner operate high transaction machines, or those in remote locations.

ons & Advertising



- Many customers want to advertise on their ATM, making this a great selling feature
- **Our ATMs often deliver highly** effective advertising program messages, such as discounts, coupons or logos
- Ads can also Increase location revenue, or reinforce important messages, such as the hotel restaurant, to the consumer in a colorful and dynamic way
- Coupon redemption rates often exceed 60%, with customers feeling they actually got a good value for their surcharge expense 15

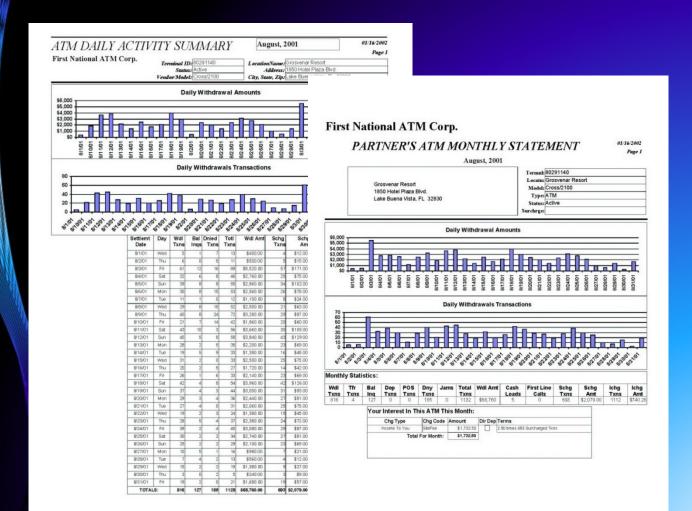
ATM Promotions & Advertising



- Our ATMs can deliver highly effective advertising program messages, such as discounts, coupons or logos
- Ads can also Increase location revenue, or reinforce important messages, such as the hotel restaurant, to the consumer in a colorful and dynamic way
- Use the screen to show up to 6 .jpg images announcing your special prices or discount days, je. \$1.00 off Tuesdays or drink

Detailed Monthly Reports

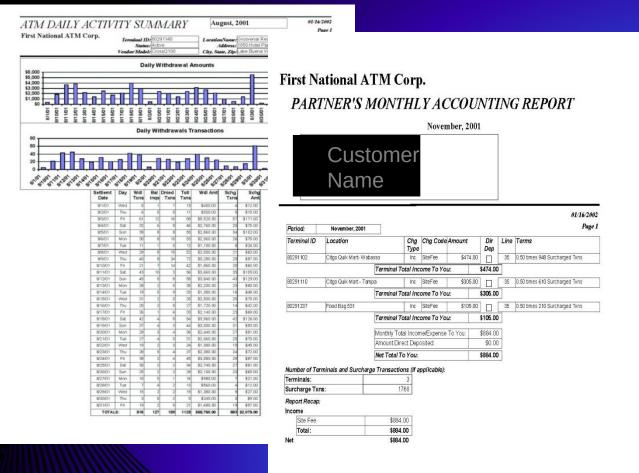
Details transactions by day and amount dispensed



Multiple Location Statements

Separated by location & financial contribution

Statements showing all of your locations and earnings are prepared and sent to both you and your customers each month



How can I make money as a Distributor for First National ATM?

•You can earn money by selling an ATM, converting ATM processing to FNA, or even owning the ATM yourself and placing it in a good location in a Profit Share arrangement. You can earn some or all of the ATM surcharge PLUS a residual payment of \$0.05 per transaction. You choose what programs work best for you

•ATM machine:

- -Sell for cash or lease (any location)
- -Free Placement/Profit Share (great locations only)
 - •Hotels, Nightclubs, Amusement Parks, Bowling Alleys, Malls, Gas stations pumping over 50,000 gals/month
 - •Custom cabinets available for Hotels or other high end locations to make the ATM look like fine furniture

ATM Transaction Processing

- -If they already have an ATM, you can convert their processing to FNA. You can do it by offering better/more reliable service, emphasize we pay on time, lower fees or even a piece of interchange.
- -Offer our, or your, ability to stock the cash in exchange for some of the surcharge, i.e. \$1.00 per tran. (we must handle the processing location must do 200+/mo
- -Offer to help them raise their surcharge and make them more money

Distributor Placement Example

Distributor purchases an ATM to place for free at a location and uses their own cash to stock the ATM

Surcharge Per Transaction:	\$3.00	
Trans. Per Month (example)	500	
Merchant Earnings per Transaction:	\$1.00	
Distributor Earnings per Tran - surchar	rge:	\$2.00
Distributor Earnings per tran – Intercha	ange:	\$0.05**
Gross Surcharge Earnings:	\$1,500	
Merchant payment:	\$ 500)
Distributor Surcharge Earnings:		\$1,000
Monthly Telephone Expense:	0.	
(ATM can share an existing phone line or Operate thru the Internet for free)		
Transaction Processing expense:		<u>No charge</u>
Retailer profit per month:	\$500	- Annual: \$6,000
	4000	
Distributor Profit per month:	\$1025	- Annual: \$12,30

**Distributor earns both surcharge and interchange as the ATM owner. Per transaction interchange can increase substantially depending on the number of ATM machines owned or sold

Lease/Sale Example

Distributor chooses to sell an ATM to a store either for cash or a lease and has merchant use their own cash to stock the ATM

Surcharge Per Transaction:	\$3.00
Trans. Per Month (example)	500
Merchant Earnings per Transaction:	\$3.00
Distributor Earnings per Tran:	\$0.05 **

Gross Surcharge Earnings:\$1,5Monthly Telephone Expense:0.A TM can share an existing phone line or Operate thru the Internet for free)No cTransaction Processing expense:No c

\$1,500 0 . <u>No charge</u>

Retailer profit per month:\$1,500 - Annual: \$18,000Distributor Profit per month:\$25** - Annual: \$300

**Distributor earnings per transaction can increase substantially depending on the number of ATM machines sold. Distributor can also take a portion of the surcharge at their discretion, i.e. \$0.25 -\$0.50 for a big boost in earnings!

Lease/Sale with Rented Cash

Location purchases ATM and FNA provides vault cash**

Surcharge Per Transaction:		\$3.00						
Trans. Per Month (example)		500						
Merchant Earnings per Transaction:		\$3.00						
Distributor Earnings per Tran:	Distributor Earnings per Tran:							
Gross Surcharge Earnings:			\$1,500					
Monthly Telephone Expense:		0.						
Transaction Processing expe	example)500per Transaction:\$3.00sper Tran:\$0.05oper Tran:\$0.05oper Tran:\$1,500oper Earnings:\$1,500oper Earnings:\$1,000oper Earnings:\$1,000oper Earnings:\$1,000oper Earnings:\$1,000oper Earnings:\$1,000oper Earnings:\$1,000oper Earnings:\$1,000oper Earning:\$2,000oper Earning:\$5,000							
Vault Cash rental (Costs about \$1 pe	er tran):	<u>\$500</u>						
Retailer profit per month:	\$1,0	00 - Ann	ual: \$12,00					
Distributor Profit per month:	\$25	- Anni	ual: \$300*					

*Distributor earnings may be much higher as mentioned in previous slides **Must meet minimum guideline of 300 people per day to qualify for cash rental

Equipment Pricing

Hyosung Halo 2: Genmega 2500:

\$2,345** \$2,495

Price includes:

ATM

Halo II

Only \$2,345 fully loaded! EMV, 1K removable cassette, Digital safe lock & Shipping

- New EMV "chip-card" reader to prevent fraud
- Shipping to site anywhere in the USA
- Installation assistance anywhere in the USA or Canada
- Top rated cash dispenser with removable 1,000 note cassette
- Electronic high security push-button safe lock
- Internet capable connects directly to your router or • phone line with zero communication fees
- Network sponsorship and transaction processing at no • charge
- Free roll of paper and Network stickers included!

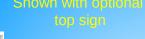




Available options: •Lighted high top sign: \$125 Wireless modem: \$24.95/month

** Install the ATM yourself and pay only \$2,345 with free phone support during the install. Professional on-site Installation only \$300







How much can you make on a lease sale?

Equipment Leasing - Hyosung Halo ATM

															_				
Lease	Commission to Distributor for 60 month Halo ATM (w/EMV) lease																		
Payment	\$ 79		\$	89	\$	99	\$	109	\$	119	\$ 129		\$	139	\$	149	\$ 159	\$	169
Р	\$ (79)	**	\$	1,210	\$	1,602	\$	1,995	\$	2,387	\$2,779		\$3	,171	\$	3,563			
А	\$ (156)	**	\$	956	\$	1,320	\$	1,684	\$	2,047	\$2,411		\$2	,775	\$	3,138			
В	\$ (285)	**	\$	737	\$	1,076	\$	1,415	\$	1,754	\$2,093		\$2	,432	\$	2,771			
С	\$ (668)	**	\$	158	\$	432	\$	706	\$	980	f \$1,254		\$1	,528	\$	1,802			
D	\$ (857)	**	\$	(585)	\$	(394)	\$	(204)	\$	(13)	\$ 177	'	\$	368	\$	558			
Е	\$ (952)		\$	(647)	\$	(463)	\$	(280)	\$	(97)	\$ 87	'	\$	270	\$	454			
	Commission to Distributor for 36 month ATM lease																		
Р	\$ 171		\$	199	\$	478	\$	756	\$	1 035	\$1,313		\$1	,592	\$	1,870	\$ 2,149		
A	\$ 94		\$	112	\$	381	\$	650	\$	919	\$1,188		\$1	,457	\$	1,725	\$ 1,994		
В	\$ (35)		\$	(33)	\$	220	\$	473	\$	725	\$ 978		\$1	,230	\$	1,483	\$ 1,735		
С	\$ (418)		\$	(464)	\$	(260)	\$	(56)	\$	149	\$ 353		\$	557	\$	761	\$ 965		
D	\$ (607)		\$	(676)	\$	(496)	\$	(316)	\$	(136)	\$ 44		\$	225	\$	405	\$ 585		
E	\$ (702)		\$	(784)	\$	(616)	\$	(448)	\$	(280)	\$ (112	Y	\$	56	\$	224	\$ 392		

Typical Sales Price and Rep Commission

i.e. \$99 for 60 months with "B" credit earns Rep \$1,076. 36 mo. At \$149 for 36 months earns Rep \$2,092! – Earn even more if location has "A" credit

- <u>Down payment</u> "Last" payment ach'd from merchants account within 5 days, along with proration of 1st payment No Document fees.
- FMV (Fair market value usually 10% of Lease Funding/purchase price) due at the end of the lease term. Merchant would then own the ATM, or they can return it to the lease company without penalty



Custom Enclosures

Custom Cabinets are available to make our ATMs blend beautifully into any décor - indoors or out!







Oakland Arena





Custom ATM enclosures can be used to display a logo, an advertisement, or even a video with full-motion and stereo sound



Outdoor ATMs

ATMs placed outdoors in a "Through-Wall" setup, earn revenue 24 hours a day. This one, located in Clearwater Beach, Florida was purchased by the Chamber of Commerce to help stimulate business in a busy downtown shopping area. While First National ATM manages all the daily operation details, the Chamber earns over \$1,500 per month – with no daily involvement!





At only 13" wide and 33" tall, the GenMega 3000T ATM is a safe & reliable profit center

Key Benefits

- No investment needed to get started Start today!
- First National ATM can provide you with the sales tools and knowledge to build your own business, even in tough economic times. If you commit your time and talent, we will guide you on a path to financial independence business can own their own ATMs, stock their own cash, and eceive 100% of the surcharge PLUS a residual interchange payment. Or they can sell ATMs to merchants while hey build up the resources needed to purchase and operate their own fleet of profit making cash machines
- Our expertise lets you quickly get up to speed in the ATM industry, and provides you a clear path to building a lifetime residual income that pays you even when you're asleep!
- With over 15 years in the ATM business, our training and support enable you to build a portfolio of profitable locations without you having to be an expert

Next Steps

- Once you decide to become a Distributor for First National ATM, just give us a call. We will send you our Distributor Agreement, which lists your residual payment and protects your earnings. It also asks you to commit to following processing Network regulations.
- We would appreciate the opportunity to answer any questions you may have in person. You can reach us anytime at 1-888-407-3662
- For more information about our company, please visit us on the web at: www.FirstNational.com