

OptTek Solutions You Can Bank On

Boulder, CO, April 21, 2003

Until recently, community banks often faced a tough problem when customers had the need to make deposits greater than the FDIC could cover with deposit insurance. But now, thanks to Promontory Interfinancial Network's Certificate of Deposit Account Registry Service (CDARS), community and mid-size banks can accept those deposits and they are eligible for full insurance coverage.

Working in collaboration with Accenture, OptTek Systems, Inc., a Boulder-based optimization software firm, built an innovative software application for Promontory to help deliver the service. The software underlying CDARS enables banks to distribute customer funds into FDIC-insured certificates of deposit (CDs) at different banks without the use of a broker. Using CDARS, when deposits are sent out of the bank, an equal amount of deposits are brought back from other banks in the network, thus keeping the entire amount of the deposit in the local community. An additional benefit is that a bank initiating a CDARS transaction chooses its own interest rate, thus having the ability to attract new funds without having to bid up to an artificially high national brokered CD rate.

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"As a small software company, often we do not get the recognition that reflects the value of our technology," said Dr. Jay April, OptTek's Chief Development Officer. "Accenture enlisted our assistance because they needed to provide Promontory with world class optimization software." According to Steve Yohai, Promontory's CIO, "OptTek's software and service have been outstanding. We have had a valuable partnership with them that we plan to maintain going forward with our business development."

About OptTek Systems, Inc.

OptTek Systems, Inc. is a Boulder, CO based optimization software and services firm. From its inception in 1992, OptTek has become the leading provider of optimization software to simulation companies and employs state-of-the-art techniques based on many years of research in the area of optimization, in which OptTek's founders are internationally recognized leaders. OptTek specializes in developing and customizing its software to enable solutions for business problems characterized by significant uncertainty and complexity. OptTek's software is used by hundreds of firms including Fortune 500 companies for diverse applications including portfolio optimization, customer relationship management, financial and strategic planning, logistics and transportation, and telecommunications. OptTek's Web site is www.OptTek.com.

About Promontory Interfinancial Network

Based in Arlington, Va., Promontory Interfinancial Network is committed to developing secure, consumer-friendly solutions that strengthen the banking system. CDARS is based on proprietary technology and intellectual property owned by Promontory. In addition to Eugene A. Ludwig, former Comptroller of the Currency, the Promontory Board of Directors includes: Alan S. Blinder, former vice chairman of the Federal Reserve Board; Mark P. Jacobsen, former chief of staff at the Federal Deposit Insurance Corporation and the Office of the Comptroller of the Currency; James M. Culberson, Jr., former ABA president; O Jay Tomson, CEO of First Citizens National Bank, Mason City, Iowa; L. William Seidman, former FDIC chairman, Edward W. Kelley, Jr., former Fed governor; former Senator Warren B. Rudman; Frank N. Newman, former deputy secretary of the Treasury; J. Michael Shepherd, EVP and general counsel at The Bank of New York and former OCC senior deputy comptroller; Kenneth M. Duberstein, former Reagan chief of staff; Anne L. Armstrong, former counselor to the president with Cabinet rank for Presidents Nixon and Ford; and Frank G. Zarb, former CEO and chairman of NASD and NASDAQ. The Promontory Bank Advisory Board is chaired by William Isaac, former FDIC chairman. Promontory's Web site is www.promnetwork.com.

About Accenture

Accenture is the world's leading management consulting and technology services company. Committed to delivering innovation, Accenture collaborates with its clients to help them realize their visions and create tangible value. With deep industry expertise, broad global resources and proven experience in consulting and outsourcing, Accenture can mobilize the right people, skills, alliances and technologies. With more than 75,000 people in 47 countries, the company generated net revenues of \$11.6 billion for the fiscal year ending August 31, 2002. Its home page is www.accenture.com.