



First Citizens Selects NCR for Exclusive ATM, Services and APTRA(TM) Deal; Five-Year Contract Provides Next Generation ATMs, Future Technology and Services

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DAYTON, Ohio--(BUSINESS WIRE)--March 1, 2006--First Citizens Bank, headquartered in Raleigh, N.C. and the principal subsidiary of First Citizens BancShares Inc. (Nasdaq:FCNCA), has selected NCR Corporation (NYSE:NCR) to provide exclusive automated teller machine (ATM) upgrades, replacements and services. The five-year strategic agreement also establishes NCR's APTRA(TM) Edge multivendor software as the platform of choice across the entire First Citizens network.

A long-standing customer of NCR, First Citizens is also extending its current NCR ImageMark(TM) services contract to a full five years, adding two years to the existing contract. NCR's ImageMark technology suite provides remittance and check image capture and archiving.

By selecting NCR's APTRA Edge multivendor software across the entire First Citizens platform, the bank will save cost and time in deploying new functions and technology, such as NCR's image-based "No Envelope" Deposit. The bank has already begun rollout of ATM upgrades and replacements in the Raleigh area, selecting NCR's Personas M Series ATMs.

Joe Cooper, executive vice president of technology and operations for First Citizens Bank, said, "We see this strategic partnership with NCR as an important key to delivering the very best technology and services that First Citizens customers have come to expect. We evaluated several platforms and found that APTRA's robust architecture best fits what we need to accomplish today, while also empowering us for future expansion and ease of management of our ATM channel. NCR's ImageMark solutions have also proven to be an excellent investment."

"Our bank customers today are telling us that they want their customers to have a consistent experience across the bank's various channels," said Andy Orent, vice president of NCR's Financial Solutions Division, Americas region. "Whether that's at the ATM or in the branch, online or through the phone, selecting a single application base is an important step toward consistent and easy-to-manage delivery. We are very pleased that First Citizens continues to value the expertise that NCR brings to the table to help them exceed their customers' expectations."

About First Citizens Bank

Founded in 1898 and headquartered in Raleigh, N.C., First Citizens Bank operates 339 branches in more than 200 cities and towns in North Carolina, Virginia, West Virginia, Maryland and Tennessee. Its parent company, First Citizens BancShares, has \$14.6 billion in assets. BancShares' other bank subsidiary, IronStone Bank, has 53 offices in Georgia, Florida, Arizona, California, Colorado, New Mexico, Oregon, Texas and Washington. For more information about First Citizens and its services, call toll-free 1-888-FC DIRECT (1-888-323-4732) or visit the bank's Web site, firstcitizens.com.

About NCR Corporation

NCR Corporation (NYSE:NCR) is a leading global technology company helping businesses build stronger relationships with their customers. NCR's Teradata(R) data warehouses, ATMs, retail systems, self-service solutions and IT services provide Relationship Technology(TM) that maximizes the value of customer interactions and helps organizations create a stronger competitive position. Based in Dayton, Ohio, NCR (www.ncr.com) employs approximately 28,200 people worldwide.

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