

For more information, contact:

Kirk Wormington, Vice President Financial Markets
Centurion, Inc.
727-431-5215
kwormington@centonline.com
www.centonline.com

FOR IMMEDIATE RELEASE

**APPLE BANK FOR SAVINGS SELECTS NEXT TELLER SYSTEM FROM CENTURION, INC.
. . . leading computer telephony integration provider creates interface for Fidelity Miser client.**

TAMPA (August 23, 2009) – Apple Bank for Savings of N.Y., will provide customers with telephone banking using the Next Teller Interactive Voice Response (IVR) from leading computer telephony integration provider Centurion.

“We wanted a reliable solution that would always be available for our customers”, said Tony Pietrantuono, Apple Bank’s Senior Vice President of Information Systems. “Centurion also provided us with a solution that would allow us many additional options in the future. Apple Bank strives to provide the best products and service to its customers. We are always looking for the best of breed.”

Centurion provides a versatile, modular and affordable application that supports Interactive Voice Response, ACD/Call Center, Predictive Dialer, and Customer Relationship Management. Designed as a modular, integrated solution for most all telephony environments, it allows for a basic system installation; with more extensive features available as need and growth dictate.

“Centurion can integrate its IVR systems with any back-end host, in this case Miser,” said Kirk Wormington, Centurion’s Vice President Financial Markets. “Apple Bank was willing to provide us with an opportunity to earn the right to their business. We’ll do our best to provide them with the product and service they deserve for many years to come.”

“I’m looking forward to this relationship with Apple Bank” added Wormington. “They are a great institution that many New Yorkers turn to for their service. We want to be associated with companies like Apple Bank for Savings.”

Next Teller enables banking transactions from any touchtone telephone, 7 days a week, 24 hours a day. It significantly reduces operating costs by successfully completing tasks traditionally completed via call center. Next Teller processes redundant customer transactions in an average of 3 minutes, a real time savings for customers previously spending 10 to 15 minutes transacting their business on a person-to-person basis.

About Apple Bank For Savings

Apple Bank is a state-chartered savings bank that traces its New York origins back to 1863. It operates from 50 full-service branch locations in the metro New York area and is the third largest savings bank in New York State. Highlights of 2008 include net income of \$31.2 million, deposits of \$6.2 billion, total capital and reserves of \$608 million, and capital ratios that are substantially in excess of regulatory requirements.

About Centurion, Inc.

Since 1981, Centurion, Inc. has provided in-house solutions to help companies better serve their customers. Centurion, Inc. provides the tools to help companies better build relationships with their customers. With thousands of federal, state and local government agencies, public utilities, financial institutions and other business customers worldwide, Centurion's extensive library of Interactive Voice Response (IVR), Automatic Call Distribution, CRM, Screen Pop and Recording applications are custom designed to enhance every aspect of an organization's online and real-time interfaces. Committed to "doing what we said we would do," Centurion is positioned to deliver the very best hardware, software and post-sale support to increase an organization's efficiency, reduce costs and improve interactions with existing and potential customers.

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