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Hibernia National Bank Promotes New Branches and Services at University of Houston, Rice With StadiumTRAY™

Leading Marketing Group ISP Sports Plays Critical Role in Securing Sponsorship

Kennesaw, GA November 9, 2004 – Hibernia National Bank has teamed with ISP Sports and Spectator Advertising Solutions' StadiumTRAY™ to promote its new Texas locations, a “completely Free Checking” offer and its sophisticated online banking options to college students and alumni attending NCAA home football games at the University of Houston and Rice.

The venerable financial institution now boasts over 90 branches throughout Texas. “We saw StadiumTRAY as a solid communications tool that will actually put the Hibernia brand in people’s hands,” says Greg Keightly, Senior Vice President Marketing Communications at Hibernia. “We’re convinced this is a unique communication tool that has the power to differentiate, drive brand awareness and create noticeable brand recall. Any time you can put your brand in the consumer’s hands you’ve won part of the battle.”

ISP Sports’ Vice President Stacy Hall notes this partnership is “a continuation of our efforts” with Spectator Advertising Solutions’ StadiumTRAY. In 2003, ISP and Spectator Advertising Solutions worked together to promote Best Buy at Georgia Tech and Vanderbilt during NCAA football games. According to Hall, the college sports market is a highly attractive one and “new and innovative inventory is important when presenting opportunities to brand marketers. StadiumTRAY provides us with just such a medium as seasons are short and inventory is tight this year in certain venues. StadiumTRAY was instrumental in helping us bring in a new corporate partner to our venues in Hibernia.”

“We’re delighted to play a role in assisting Hibernia reach its target audience in conjunction with ISP Sports,” says George Poston, CEO and founder of Spectator

Advertising Solutions. “This effort underscores our willingness to be flexible and responsive to the needs of clients whether they choose to work directly with us or through a valued partner such as ISP Sports.”

About Hibernia National Bank

Hibernia is on Forbes magazine's list of the world's 2,000 largest companies and Fortune magazine's list of America's top 1,000 companies according to annual revenue. Hibernia has \$21.3 billion in assets and 310 locations in 34 Louisiana parishes and 34 Texas counties. Hibernia Corporation's common stock (HIB) is listed on the New York Stock Exchange.

About ISP Sports

Founded in 1992 in Winston-Salem, NC, ISP SPORTS has emerged as one of the fastest growing companies in the intercollegiate athletics marketplace. The ISP family of leading NCAA members now includes nearly every state in the Southeast, while extending into the Midwest and Northeast corridors as well. Sports fans from upstate New York to Florida to Texas to Missouri - and all points in between -- can tune in the ISP Radio Network, while television viewers all across America watch ISP programming every week. As the multi-media rights holder for 18 major collegiate athletic programs, ISP serves as an active partner with some of America's outstanding universities -- Alabama, Auburn, Cincinnati, Clemson, Georgia Tech, Houston, Marshall, Miami, Ohio, South Carolina, Southern Mississippi, Syracuse, Tulane, Vanderbilt, Villanova, Virginia Tech, the University of Central Florida and Wake Forest. That relationship touches numerous areas -- publications, radio/TV production, Internet sites, game event promotions and stadium/arena signage -- with ISP services varying with each partnership.

About StadiumTRAY™

StadiumTRAY™ is a powerful new advertising medium that puts corporate brands and advertising messages right in the laps of target audiences – literally. Produced by Spectator Advertising Solutions of Kennesaw, GA, the versatile StadiumTRAY™ is provided free to sports and entertainment fans with the purchase of each food or beverage item sold at sponsored sports and entertainment events serviced by the largest concessionaires in America including Sodexo, Aramark, and Boston Concessions Group. The Company’s manufacturing partner, Pratt Industries, insures only the highest quality materials are used to produce StadiumTRAYs.

StadiumTRAY™ is used at professional and college sports venues including Turner Field, American Airlines Center, Wachovia Center, Ball Park at Arlington, The Pepsi Center, Philips Arena and NCAA Universities that include Georgia Tech, Auburn, Arkansas, Texas Tech T.C.U. S.M.U. Vanderbilt, Marshall and The Naval Academy. The Company’s website is located online at www.stadiumtray.com