



CARDINAL FINANCIAL CORPORATION TO LEVERAGE CHECK IMAGING AND FRAUD DETECTION SOLUTIONS FROM AURUM

Outsourcing Relationship Designed to Deliver Industry-Leading Fraud Protection to Rapidly Growing Customer Base

PLANO, TX - June 11, 2003 - Aurum Technology®, a leading provider of open and integrated technology-based solutions to Community Banks, Credit Unions and Savings Institutions, today announced that Cardinal Financial Corporation of McLean, Virginia has signed a long-term agreement to leverage Aurum’s comprehensive suite of imaging solutions. Cardinal provides commercial banking service through its subsidiary, Cardinal Bank, N.A., with branch locations throughout Northern Virginia and more than \$484 million in total assets.

“Cardinal Bank has grown by more than 200 percent in just two years,” said Carl E. Dodson, chief operating officer of Cardinal Financial Corporation. “This kind of growth demands that we stay ahead of the technology curve in order to provide the optimum service to our customers. And we look for Aurum to help us lead our industry and provide this level of customer service from an imaging and fraud protection standpoint.”

Under the terms of the outsourcing agreement, Cardinal Bank will benefit from Aurum’s advanced item processing capabilities delivered via its Sterling, Virginia item processing center - one of 24 strategic image-enabled processing sites located nationwide. Through this relationship, the bank will also be equipped to combat fraud using Aurum’s complete suite of fraud mitigation solutions. Specifically, Aurum Fraud Filters will enable Cardinal to screen items for suspicious activity and spot potential risks before they become losses.

Cardinal will also be able to reduce its exposure to fraudulent activity with Aurum Signature Verification, which employs a browser-based interface to display images and supporting data and allows bank employees to effectively analyze questionable items and take appropriate and timely corrective actions.



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“It’s clear that Aurum shares not only our passion for proven technology, but also our commitment to providing superior services and support to customers at the local level,” stated Neil Copeland, senior vice president of information technology and administration for Cardinal Bank N.A. “With their deep understanding of the mid-tier commercial banking market, Aurum has both the leading-edge solutions and proven expertise to become the kind of technology partner who will help us sustain our momentum and enhance the value of Cardinal Bank among our rapidly growing base of customers.”

Conversion efforts will begin in July 2003 and will serve to boost back-office productivity through increased automation, reduce statement rendering costs associated with manual sorting and check disbursement, and enhance overall customer service - all with state-of-the-art digital imaging solutions, including image item processing, image statements and image archive. Currently, Aurum processes in excess of one billion items per year.

“Aurum has invested heavily in the D.C. and surrounding areas with our Sterling, Virginia and Baltimore, Maryland item processing centers,” said John Heus, president of Aurum Technology’s Payment Services Group. “Aurum’s ability to deliver an integrated and well-tested solution will position Cardinal Bank to rapidly drive efficiencies throughout its enterprise, while enabling them to deliver the advanced and highly competitive imaging capabilities required to serve their customers needs and protect their financial interests.”

About Cardinal Bank

Cardinal Financial Corporation is the parent company of Cardinal Bank, N.A., and Cardinal Wealth Services, Inc., a full-service investment subsidiary. Cardinal Bank, N.A., serves Northern Virginia with eight conveniently located branches in Alexandria, Arlington, Fairfax City, Manassas, McLean, Reston, Sterling, and Tyson’s Corner. Cardinal had assets totaling \$484.2 million as of March 31, 2003. The company’s common and preferred stock is traded on the NASDAQ (CFNL-Common, CFNLP-Preferred). For additional information please our Web site at www.cardinalbank.com.

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About Aurum Technology Inc.

Aurum Technology Inc. provides open and integrated information technology-based solutions to the financial services industry, with capabilities ranging from Core Solutions to eBanking to Check Imaging to Business Intelligence. Using its more than 30 years of experience and proven suite of products and services, Aurum provides Community Banks, Credit Unions and Savings Institutions with the means to increase efficiencies, grow market share and fortify customer and member relationships. With a nationwide network of 24 image item processing centers and 1,400 professionals, Aurum serves more than 1,200 customers throughout North America, including many of the financial industry's highest performing institutions. More information is available at www.aurumtechnology.com.