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**McDONALD'S® USA AND VISA INC. LAUNCH AMERICA'S LARGEST
EMPLOYER-BASED FINANCIAL LITERACY INITIATIVE**

Money Management Tools Made Available to More Than Half a Million McDonald's Employees

OAK BROOK, Ill. (December 2, 2008) – In an effort to empower employees with free, comprehensive money management tools, McDonald's and Visa Inc. have launched the country's largest employer-based financial literacy program. The "McDonald's Practical Money Skills" program is being made available to more than 500,000 restaurant-level employees throughout the majority of McDonald's 14,000 U.S. restaurants.

As part of this program, employees will receive a printed Wealth Watchers™ budgeting guide to track expenses and access to an instructional video and web resource center at www.practicalmoneyskills.com/mcdonalds with additional tools and information. The materials, which are based on Visa's popular Practical Money Skills for Life financial education program, are being made available in both English and Spanish.

"Empowering Americans with the knowledge they need to make informed financial decisions is crucial," said Joseph W. Saunders, Chairman and CEO, Visa Inc. "A challenge of this size requires an equally large response, which is why we are proud to be working with McDonald's on this innovative financial literacy program for their employees."

"The McDonald's Practical Money Skills program is part of our ongoing commitment to provide a wide-range of benefits to our employees," said Steve Russell, Chief People Officer, McDonald's USA.

"Providing information and educating our employees about the importance of financial responsibility has become increasingly important - now more than ever."

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During these challenging economic times, the state of financial literacy in America has become increasingly important. A survey released earlier this year by the JumpStart Coalition for Personal Financial Literacy showed that a majority of high school seniors in American failed a test on basic personal finance.

In addition to the tools available through its work with Visa, many McDonald's restaurants offer a number of other benefits to employees, such as:

- **McDonald's Insurance Program:** Provides employees the option to participate in health, dental, prescription, life, vision, and short-term disability plans, to assist them in paying for healthcare expenses.
- **McDonald's Gold Card:** A discount program that helps employees save money on everyday purchases at multiple retailers nationwide.
- **McResource Line:** An Employee Assistance Program that provides help on work-life issues such as child care, transportation, and housing. It also provides assistance in financial areas including credit counseling, debt consolidation, financial planning and bill payments.
- **McDirect Shares®, McSave®, Credit Union and 401k Plans:** Allow employees to invest and save money for their future.

Visa's commitment to financial literacy has been in place for over a decade and after becoming a publicly traded company in March 2008, Visa raised the bar on that commitment by developing a Corporate Social Responsibility program and pledging to reach 10 million people worldwide by 2013 with personal finance education.

About McDonald's

McDonald's USA, LLC is the leading foodservice provider in the United States serving a variety of wholesome foods made from quality ingredients to millions of customers every day. More than 80 percent of McDonald's 13,700 U.S. restaurants are independently owned and operated by local franchisees. For more information about McDonald's visit www.mcdonalds.com.

About Visa, Inc.

Visa Inc. operates the world's largest retail electronic payments network providing processing services and payment product platforms. This includes consumer credit, debit, prepaid and commercial payments, which are offered under the Visa, Visa Electron, Interlink and PLUS brands. Visa enjoys unsurpassed acceptance around the world, and Visa/PLUS is one of the world's largest global ATM networks, offering cash access in local currency in more than 170 countries. For more information, visit www.corporate.visa.com.

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