



For Immediate Release

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FLYING J's TRANSPORTATION ALLIANCE BANK INTRODUCES TRUCK AND TRAILER LEASING PROGRAM

Ogden, UT -- September 21, 2004 --Transportation Alliance Bank (TAB), a subsidiary of Flying J Inc., a Utah based corporation and national leader in highway hospitality, announced the introduction of a truck and trailer leasing program targeted at small to mid-size truckload carriers. Transportation Alliance Bank's entrance into the leasing business is another example of Flying J providing value-added services to the long-haul transportation industry.

JJ Singh, Vice President over Financial and Communication Services for Flying J, announced the new service by saying, "TAB's new leasing program is consistent with our goal to provide a high quality, integrated and total solutions package of financial, information and communication services to truck fleets and owner-operators in the transportation industry". He added, "TAB is the only bank that focuses solely on trucking and therefore understands the needs of the industry. This new superior leasing package offers our customers a competitive advantage."

TAB's new flexible-term leasing program is currently offering the highest quality tractors and trailers. The bank has also negotiated extended warranties on critical components in order to maintain the equipment's long-term residual value, providing an incentive for customers to purchase the equipment at the end of the lease.

David Summitt, President of Summitt Trucking, said, "When I decided to enhance my business and increase the size of my fleet, Transportation Alliance Bank provided everything we were looking for. They helped me increase my fleet by 15% in just days." He added, "Their leasing specs were what we needed and more importantly, it was almost instantaneous."

JJ Singh said, "Our program is off to a flying start with over \$30 million of tractors and trailers leased to our customers in the last 90 days. We plan to increase the leasing portfolio by over \$100 million per year." For details about truck and trailer availability for this year or for general information about the new leasing program, contact Transportation Alliance Bank at 1-877-487-2278.

About Transportation Alliance Bank

Transportation Alliance Bank Inc. (www.tabbank.com), headquartered in Ogden, UT, was established in 1998 in an effort to extend financial services to over-the-road professional drivers and trucking companies beyond the capabilities of traditional banks. TAB's portfolio of financial services includes the following: Accounts Receivable Financing; Truck and Trailer Leasing or Financing; Debit and Credit cards; Personal Banking services; Retirement and Investment services; Savings Accounts and ATMs located in over 150 Flying J Travel Plazas across the country. Transportation Alliance Bank is a member FDIC and Equal Opportunity Lender.



About Flying J Inc.

Of the 10 million privately held companies in the U.S., Flying J, Inc. has had the distinction of being ranked number 45 among Forbes' 500 Largest Private Companies in America this past year with 2004 annual sales expected to exceed \$7 Billion. This fully integrated oil company employs over 13,500 people nationwide through its interstate operations, transportation, refining and supply, exploration and production, communications and financial services divisions. For more information about Flying J, Inc., visit www.flyingj.com.