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February 7, 2008

Payment Express Systems
Frank Leal
1331 D West Main Street
Lebanon, TN 37087

Dear Mr. Leal,

While I was not involved with the conversion process to Payment Express Systems, today, I had the opportunity to speak with a couple of individuals who were. Those individuals were very complimentary of the service Frank Leal and his team provided to assist in the application process as well as the terminal reprogramming process. They mentioned the process went much more smoothly than that of previous vendors they had been involved with.

Over my past three years I have worked with the Merchant Services at American Bank & Trust, my experience with Payment Express has been superb. In my banking experience at another bank I have worked with a few other merchant services providers and they were not nearly as friendly and outgoing as Payment Express. Payment Express is a wonderful group of people that are always willing to help and go the extra step to help get things done. One very nice feature is that you will never get voicemail or an automated system that has ten options before you get to talk to someone other than a computer. You will always talk to a live person! The application approval process has a quick turnaround time, allowing merchants to be able to accept credit cards within an acceptable amount of time. Due to the efficiency of Payment Express Systems' processes and the ability of us to Partner with them, our Merchant Services Accounts and income have continued to grow over the past few years.

We are very satisfied with the overall service you provide. Please let me know if you have further questions.

Sincerely,

Jamie Rogers
Credit Card Specialist/Merchant Services
1600 4th Avenue
Rock Island, IL 61201
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