

THE *First* NATIONAL BANK
AND TRUST COMPANY OF NEWTOWN

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April 20, 1005

Payment Express Systems LLC
1331-D West Main Street
Lebanon, TN 37087
Attn: Frank Leal
Vice President

Dear Frank:

I wanted to write to compliment you, Bob Black and your team in regard to the great job you did with our merchant conversion.

As you are aware, a merchant conversion can be very stressful on our clients as well as our Bank. You and your team did a fantastic job with organization and service. This was by far the easiest merchant conversion we have ever done (and you knew it was our 5th one!). The professionalism and attentiveness to detail was superb.

In addition, your customer service in resolving "those issues" that always occur during a conversion was great! Not only did you provide us with what we needed, you went above the "call of duty" and worked directly with our merchants.

Thank you again for all of your help and we look forward to our business relationship with Payment Express.

Sincerely,



Donna J. Dunham
Vice President
Electronic Services