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You were instrumental in transforming our treasury operation from prime based to advanced money market products. We have moved the operation up a level. You also improved the control over cash management by introducing new reports. This innovation has rewarded us both very well.

I appreciated your "roll up the sleeves" work ethic.

Your assistance in reviewing and negotiating banking agreements was very useful and well respected. I continue to value your "crystal ball" input on roll-over decisions.

I look forward to a long and mutually beneficial relationship.

Tom Pahapill  
CFO