



To Whom It May Concern,

I am writing this testimonial on behalf of First American Payment Systems. We switched over to First American for credit card processing in April of 2012. Joe Willard and Adam Roberts have been absolutely wonderful to work with. They offered very competitive pricing that allowed us to save 24% on our processing fees from the previous year which was amazing! When we went through the change over, they made the transition very easy. Any issues I've had in the last year, Joe and Adam have been right on top of it and addressed it right away. I can't say enough for having two local people who I can call and talk to and get my concerns handled without having to call someone who doesn't live here.

I really can't say enough good things about my experience with First American. These guys have been top notch. I would go with them if you are looking to save money on credit card processing and have a local representative who will take care of you by looking out for your best interests!

Sincerely

A handwritten signature in blue ink, appearing to read 'Nick Vuko', written over a horizontal line.

Nick Vuko

Vice President