



July 11, 2005

To: Catch21, Inc.  
Kelly Ingram

Dear Kelly:

I want to take this opportunity to thank you for taking time to provide consulting on the AFS Fraud Filter Software. Your experience with the software was of great value to the staff of First Citizens National Bank. Becky Gregory, Bank Security Officer made this statement that attests to that fact: "Kelly reviewed our current AFS Fraud Filters and made recommendations based on his previous experience with the software that provided useful, meaningful information to our staff. Additionally, he was able to provide insight to the Security team as to fraud filter definitions that provided greater understanding into why we would set and use those defaults.

Kelly, other staff members were also complimentary of your experience and understanding of AFS Fraud Filters. Your visit to our bank provided us with significant insight and a head start on learning to use the software to our advantage as a prevention of fraud. It would have taken us at least a year to develop the same level of understanding and to have a workable fraud program in place.

Sincerely,

Judy Long  
**Executive Vice President &**  
Chief Operations Officer