



Tuesday, October 03, 2006

To Whom It May Concern:

MeritCare Health System uses the services of Keven Olson and Credit Services International (CSI) of West Fargo, North Dakota, for installation, support, and consultation of credit card processes.

We are very pleased with the level of service that we receive.

We would recommend Keven and his staff for any services related to credit card processing, using national processors, etc.

Our relationship has spanned more than 5 years.

We have received prompt service and technical help for our very demanding and expanding need for these processes.

If you have any questions, please contact us.

Sincerely yours,

A handwritten signature in black ink that reads "George D. Fode". The signature is fluid and cursive, with a long horizontal line extending from the top of the "G".

George D. Fode, CPA
Financial Systems Coordinator
MeritCare Health System
PO Box MC
Fargo, ND 58122-0404

(701) 234-6204

George.Fode@meritcare.com