



CHAMINADE-MADONNA  
COLLEGE PREPARATORY

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March 13, 2007

A Recognized School of Excellence  
U.S. Department of Education - Blue Ribbon Schools Program

Mr. Mike Moskowitz  
First Bancard LLC  
2881 E. Oakland Park Blvd.  
Suite 409  
Fort Lauderdale, FL 33306

Dear Mike,

I want to take a moment to thank you for all of the time you have spent on behalf of Chaminade-Madonna College Preparatory. Your analyses of our current arrangements help us to see that we were not processing credit and debit transactions very efficiently and your work to transition us to a less expensive processor was painless.

For way too long, I avoided facing this issue because of the complexity of tracking the transactions all the way through to the bank statement; your analyses were clear and concise and made decision-making very easy. We are now enjoying much lower transaction costs, which enables us to make our money work harder toward our mission. Thanks for your excellent service.

Sincerely,

A handwritten signature in cursive script that reads 'Erin Kappiris'.

Erin Kappiris  
Director of Finance

A MARIANIST EDUCATION

Accredited by the Southern Association of Colleges and Schools