



October 23, 2008

Mr. Tim Gaia
Micrographic Equipment Design, Inc.
8227 Cloverleaf Drive, Suite 304
Millersville, Maryland 21108

Dear Tim,

I wanted to let you know how pleased we are with the C&A Associates C21Express Check 21 solution that we purchased from you.

As you know, in 2007 we were looking for a solution to handle our Check 21 migration project. Our plan from the beginning was to take our time in selecting and implementing the solution, to minimize operational and member impact. We deal directly with the Federal Reserve, and wanted a solution that could handle FedForward, FedReceipt, and FedReturn. We looked at a number of competing products but were most impressed with C21Express. We included staff from all areas of our credit union (operations, accounting, and I/T) in the evaluation process, and the C21Express solution was the unanimous winner. We contracted with C&A Associates late in 2007, and completed the migration to all three Check 21 services by August 2008.

The software installation occurred in February 2008, and was handled professionally and efficiently. We worked with the software for a couple of months before going live with FedForward in April, 2008. We went live with FedReceipt and FedReturn in August, 2008. C&A Associates was able to develop special applications that we needed to interface with our core processing system, and other service delivery features that we have available for our members. The support we have received from C&A Associates has been exceptional. We continue to very pleased with the ease of use, flexibility, and stability of the software, and the reliability of the Canon CR-180 scanners that we use for FedForward processing.

As with any project of this magnitude, there is always some apprehension about the chosen solution. I can honestly say that we made the right decision when we chose the C&A Associates C21Express product.

Sincerely,

Eric P. Church
Vice President, Finance and Information Technology