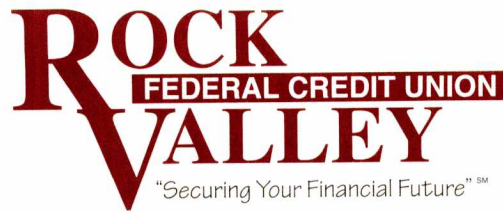


MAIN OFFICE
1201 Clifford Avenue
Loves Park, IL 61111
Phone: (815) 877-0441
Fax: (815) 877-8201
www.RVFCU.org



BRANCH LOCATION
1054 N. Lincoln Hwy.
Rochelle, IL 61068
Phone: (815) 562-7036
Fax: (815) 562-4815

December 20, 2004

Tim Ancona
Ticomix
5642 N. Second St.
Loves Park, IL 61111

Dear Tim:

I wanted to take a few minutes today to express my gratitude to your staff and the wonderful job they have done throughout the year in addressing the IT needs here at Rock Valley Federal Credit Union. Dave Caruana and Jeff Pringey have been working with us for just over one year now and they remain friendly and professional in everything they do.

Over the past year we have established a routine and my staff knows when they can expect someone on site for assistance and both Dave and Jeff are very good about getting to those end-user issues as quickly as possible. They have both been involved in additional projects that we had going throughout the year and changes have been almost seamless. They are wonderful!

Most recently we had a major setback when we lost our phone lines late on the morning of December 7. Jeff was here working that day on other projects and when the phone system went down Jeff stepped up to plate (so to speak) and handled the problem without hesitation. Jeff contacted SBC, worked with the technician that came on site, and came up with a temporary solution to bring in one analog line until the T1 was restored. He should be commended for a job very well done.

I've said it before and I will say it again, it's very nice to have an IT department that I can count on. I have been able to focus my energy on other areas in our organization and we have had a terrific year. You and your staff have done a wonderful job and I look forward to our on-going relationship in 2005 and beyond.

Thank you very much for everything that you do for us.

Sincerely,

A handwritten signature in black ink that reads "Tanya Peterson". The signature is written in a cursive style with a large, stylized "P".

Tanya Peterson
Executive Vice President

