



July 21, 2010

To Whom It May Concern,

This letter serves to certify that Banc Card of America (BCA) has been a registered Merchant Services Provider (M.S.P) with Elavon since May 1997. Banc Card of America is currently registered with Visa and MasterCard through U.S. Bank, Minneapolis, Minnesota.

Since 1997, Banc Card of America has been working diligently to become one of the top MSP's in the Elavon MSP sales channel. Their commitment to service and excellence is well represented by each member of the Banc Card of America team.

As part of our annual due diligence which is mandated by Visa and MasterCard, Elavon conducts an annual risk and financial review on each of our MSP partners. Banc Card of America has passed these reviews every year since their inception.

Over the past 5 years, Banc Card of America has received the following Elavon awards:

AWARD	REGION
2009 Premier Channel Producer – 2 nd Place Elavon MSP FDD Volume	Midwest
2009 Premier Channel Producer – 1 st Place Elavon MSP FDD Producer	Midwest
2009 Top Producer – 1 st Place Elavon MSP FDD Producer	Nationwide
2009 Top Producer – 1 st Place Top Portfolio Volume	Nationwide
2008 Premier Channel Producer – 1 st Place Elavon MSP FDD Volume	Midwest
2008 Premier Channel Producer – 1 st Place Elavon MSP FDD Producer	Midwest
2008 Top Producer – 3 rd Place Elavon MSP FDD Volume	Nationwide
2008 Top Producer – 2 nd Place Elavon MSP FDD Producer	Nationwide
2008 Top Producer – 2 nd Place Top Portfolio Volume	Nationwide
2007 Premier Channel Producer – 1 st Place Elavon MSP FDD Volume	Midwest
2007 Premier Channel Producer – 1 st Place Elavon MSP FDD Producer	Midwest
2007 Top Producer – 2 nd Place Elavon MSP FDD Volume	Nationwide
2007 Top Producer – 1 st Place Elavon MSP FDD Producer	Nationwide
2007 Top Producer – 2 nd Place Top Portfolio Volume	Nationwide

If you are seeking top quality MSP representation for your merchants' processing needs, I highly recommend Banc Card of America.

Sincerely,

David McAlhaney
Senior Vice President
Elavon