



ROYCE CUMBEST
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President & CEO

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May 2, 2003

To Whom It May Concern:

Merchants & Marine Bank recently engaged Mr. Robert M. Hardy of RMH Telecom Consultants to review our telecommunications Systems. After the initial contact, we provided the information requested. Mr. Hardy kept me well informed throughout the preliminary phase and later presented a very professional, detailed report. The analysis included a review of local service, data network, and long distance services, resulting in savings in excess of \$40,000 per year.

I highly recommend Mr. Hardy and RMH Telecom Consultants. Please feel free to contact me if you have any questions.

Sincerely,

A handwritten signature in black ink, appearing to read 'Royce Cumbest', written over a horizontal line.

Royce Cumbest
President & CEO

RC/bb