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# Rivoli Bank & Trust

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March 4, 2004

To whom it may concern:

We recently engaged Mr. Jeff Davis with RMH Telecom Consultants to review our telecommunications expenditures. They provided a professional review of our current services as well as reviewing current contracts and price points. As part of their independent review, they verified that Rivoli currently has the most accurate and cost effective local & long distance services available at this time. Mr. Davis kept us informed throughout the entire process and their involvement also helped facilitate correction issues we had identified prior to our engagement. As a result, we have engaged them to review several other aspects of our Telecommunications requirements.

I would recommend Mr. Davis and RMH Telecom Consultants to any institution or company who is in need of an independent review of their telecommunications. If you have any questions about their services, please feel free to contact me.

Yours truly,



Heather U. Batchelor  
Facilities Manager  
Rivoli Bank & Trust