



Old-fashioned Innovation

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7-20-06

Premier Check Printing, Inc.
553 Hayward Ave. N. Suite 250
St Paul, MN 55128

To Whom It May Concern;

Our bank philosophy here at Sutton Bank is to be at or near the cutting edge for improving productivity, profits, and customer service, even with the fact that all seven of our offices are in small rural locations in Northern Ohio. Premier has helped us improve our profitability and customer service, giving us a distinct advantage over our competitors.

Now we are able to offer a truly personalized check service with better pricing and quicker turnaround time for our customer orders, which sets us apart from our competition. At the same time we've reduced bank costs for those orders, generating additional fee income in excess of \$30,000 annually. The bottom line for us is that we are producing more orders with the same customer base and getting those orders to our customers with a two-day turnaround.

As an aside, I was initially given a 'pro-forma' that showed a 14 month ROI (Return on Investment) to the bank, but I was skeptical, believing it was probably optimistic at best. However, I have to say that in this case Premier not only "walked their talk" but we in fact had an ROI in just 13 months.

Premier also continues to make improvements and add products to the system, so now we are able to offer our customer's business laser checks that are typically produced by the online vendors. We know this is an area that most banks tend to do a rather poor job marketing to, and we expect to make significant in-roads into providing these orders for our existing and new business customers going forward.

I will be happy to further share our experience with Premier if you decide to seriously explore in-house check production with them.

Sincerely,

A handwritten signature in dark ink, appearing to read 'Gene Davis'.

Gene Davis, VP Operations