

~ COMMERCE  
OJ NATIONAL BANK,"  
The Bank for Business

Mr. John M. Good  
SpyGlass Technology Advisors  
2001 Crocker Road  
130 Gemini Tower  
Cleveland, OH 44145

Dear John:

I would like to let you know how pleased we are with the results of your recent telecom audit for Commerce National Bank.

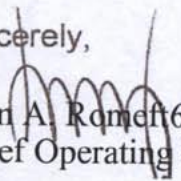
You worked well with our people-taking up very little of our time, but delivering great results. As a result of the audit, you looked for errors that our telecom provider made many months ago. These billing errors could be repeated month after month. In our case, no errors were found, but we now have the assurance that all is well in regard to our service.

Your people worked in great detail to locate services that we are either not using any longer, or services we are paying for that are under-utilized, thus allowing us to eliminate them. In addition, you found a way to have us re-route our out-going and incoming traffic that allowed us to further reduce the number of lines we actually need going forward, thereby saving us even more money.

As a result of your audit services, we will be saving a substantial amount of money this year and for years to come.

Your firm performs a much-needed service, and we would recommend your services to other organizations that find it difficult to really get their arms around the whole telecom process. Telecom billing is complicated and subject to error. SpyGlass has helped us to better understand the issues, and we are now more comfortable in our ability to control these costs in the future.

Sincerely,

  
John A. Romeltonger  
Chief Operating Officer

3650 Olentangy River Road  
Suite 100  
Columbus, Ohio 43214  
Phone: 614.583.2200  
Fax: 614.583.2201  
[www.cnbcbank.com](http://www.cnbcbank.com)