

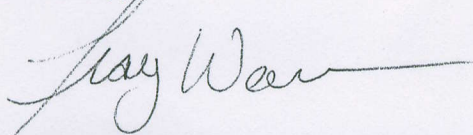
To whom it May Concern:

Stewart Fines has worked for me at American River HealthPro Credit Union for two years, as a Senior Computer Operator. I would highly recommend him as an employee with your organization.

Stewart is a conscientious and a highly skilled Computer Operator. He has keen insight into the learning process, and is an expert in customer support, troubleshooting and researching any technical issues. Stewart's in-depth knowledge, techniques, and excellent people skills have consistently received rave reviews and awards from his co-workers and management.

If you would like to speak to me about Stewart's skills, talents and work habits, feel free to call (408) 306-1090.

Sincerely,

A handwritten signature in black ink that reads "Troy Warman". The signature is written in a cursive style with a long horizontal flourish extending to the right.

Troy Warman
Assistant Vice President, Technology & Facilities
twarman2000@yahoo.com