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To Whom It May Concern:

The purpose of this letter is to address our experience in working with PE Systems. When we first learned of the services offered by PE System, I have to admit, we were not completely convinced that it would be a value add to our organization. We had a contract with the credit card companies through our local banking provider and assumed we were getting the best rates possible.

After continued discussion with PE Systems, we agreed to allow them to give our accounts a review and see if there was room for improvement. After seeing the results of that review, it became apparent that there were other factors to consider in addition to the "rate" that determine what we pay in fees.

The time required for us has been minimal, and the experts at PE Systems have done a tremendous job at addressing and working with the issues that were costing us money. Working with PE Systems has been very beneficial to our university and I would recommend their services to anyone interested in saving money on their credit card fees.

Sincerely

Associate Vice Chancellor