

August 12, 2006

To Whom It May Concern:

We have worked with Bill Hoidas of Matrix Payment Systems since early 2005 to handle our credit card processing and receipts. Before that we use another company and where not aware of the fact that we were being grossly overcharged on some of our accounts. Bill was able to reduce our costs substantially and since then has been proactive in making us aware of ways to lower our transaction fees and also current changes in the industry that may affect our credit card operations.

I would highly recommend him.



Richard Marks
Chief Financial Officer