



April 18, 2001

Mr. Stephen DeVaney
Optitek Incorporated
2001 S. Hanley Road
Suite 250
St. Louis, MO 63144

Dear Mr. DeVaney:

On behalf of Bank One, I would like to thank you for all of your hard work in helping to prepare the IBC Processing Site for opening. Without the long hours and dedication given by you and your staff, the site would not have been completed on time.

We look forward to the continued success of this business relationship. Thank you for playing such a vital role to our team.

Sincerely,

A handwritten signature in black ink, appearing to read "William Farrow", with a long horizontal stroke extending to the right.

William Farrow
Senior Vice President