



FLORENCE SAVINGS BANK

January 30, 2009

Michael P. O'Neil
Project Manager
Polar Design
600 Unicorn Park Dr.
Woburn, MA 01801

Dear Michael:

Although I was disappointed to hear the news that you were leaving Polar Design, I was excited for you to begin your new adventure. I know you will do well.

I wanted to thank you personally for not only the exceptional work you did for us while working on our account, but also for the high level of professionalism and genuine concern you displayed on all of our projects. It was refreshing to know that no matter what I contacted you for, I could count on your response to be quick, efficient and accurate. I was also very appreciative of the time you took to communicate with me and to fully understand all of my requests before beginning a project; it offered me a great level of comfort knowing we were both on the same track.

As you know, I spend a great deal of time working with vendors and representatives of our third-party companies. I want you to know that the working relationship we shared was easy by comparison. You took the time to not only understand, but respect, my line of work; that is a trait that is hard to find. (Many companies would rather ignore the requirements and limitations of bank regulations; you never did.) And your technical expertise always allowed us to implement any change we needed. Thank you again for your attention to detail, compassion for our needs and wants, and overall dedication to our site's success.

Again, I'm sorry to see you go, but I wish you nothing but the best in whatever you do. I know the clients you'll take on will be in great hands!

Very truly yours,

Becky Lynch
Vice President, Virtual Branch Manager
Florence Savings Bank