



December 5, 2017

To Whom It May Concern:

Banc Card of America has been recognized as one of our top Merchant Service Providers (MSP) in the Elavon Sales channel since its inception in 1997. The leadership, sales team, and customer service of Banc Card has consistently exceeded the expectations of Elavon and their customers.

Year after year Banc Card continues to win awards and accolades for their performance. These awards are a reflection of **Banc Card's philosophy of hiring professional high caliber sales people**. Their people continually espouse a belief in overwhelming customer service.

**The Arch Award (Awarded to the top overall MSPs each year)**  
**2012/2013/2014/2015/2016/2017**

**1<sup>st</sup> Place National FDD Producer (New Accounts Boarded Annually)**  
**2009/2010/2011/2012/2013/2014/2015/2016/2017**

**1<sup>st</sup> Place National Top Portfolio Producer (Processing volume)**  
**2009/2010/2011/2012/2013/2014/2015/2016/2017**

Elavon conducts an annual risk and financial review on each of our partners as part of our due diligence in accordance with VISA and MasterCard. Banc Card of America has passed these reviews every year since its inception.

With all of these awards, accolades, and their commitment to unprecedented customer service, **I highly recommend Banc Card of America for your merchants' processing needs.**

Sincerely,

A handwritten signature in blue ink, appearing to read "D. McAlhaney", with a long, sweeping flourish at the end.

David McAlhaney  
Senior Vice President, Elavon