



Charter Pacific

BANK

RELATIONSHIP BANKERS

AGOURA HILLS

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BEVERLY HILLS

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Beverly Hills, CA 90211
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www.cpbank.com

May 21, 2001

Jay Miller
President
Jay Miller Marketing
1138 South Glenville Dr. Suite 2
Los Angeles, CA 90035

Dear Jay:

I wanted to take this opportunity to commend you on the outstanding performance we have received from your company. We have found you extremely flexible, responsive and a company which takes the initiative to enhance our relationship. You have been extremely flexible in targeting specific markets which we deemed appropriate for our bank, as well as having the flexibility of making suggestions and providing other help relative to marketing activities. We had some question in our own minds relative to telemarketing as a efficient way of marketing our services and you have eliminated any fears or apprehensions relative to this activity. Both you and your staff should be complemented for the outstanding job you have done for our bank.

Most of our clients usually provide us with complaints, and I am sure that is true in your business, and we wanted to take this opportunity to complement you on the outstanding job and valued relationship which we have enjoyed.

Sincerely,

James W. Salin
Executive Vice President

