



HARDWARE & BUILDING SUPPLY, INC. Exit 15, Lake Morey Road / Fairlee, Vermont 05045 / 802-333-4248



September 17, 2014

Glenn Semel
FDIS-NAmerica
701 Palomar Airport Rd.
Carlsbad, CA 92011

Dear Glenn,

I've been meaning to write to thank you and your staff for your help in solving our credit card processing issues. As you know our previous credit card processor informed us that there was nothing they could do about their terminals hanging up or freezing. It was that response that caused us to look for a new processor.

You and your staff made the transition extremely smooth. Your terminals worked without hitch from the start and you even figured out a way to speed up the connection time for us.

The next day funding and lower rates are also a huge plus and have helped our cash flow tremendously.

Please do not hesitate to use Fogg's and myself as a reference. I would recommend FDIS-NAmerica to anyone that takes credit cards. You "guys" KNOW your stuff!!!

Thanks again for all your help!

Sincerely,

A handwritten signature in blue ink that reads "Gary S. Miller".

Gary S. Miller
Controller