



Daniel A. Johnson
EVP & Cashier

March 21, 2009

Mr. Glen Patterson
Verge Network Solutions

Glen:

I am pleased to offer Payne County Bank as a reference for Verge Network Solutions.

Approximately one year ago, your firm installed an Iwatsu digital telephone system for our bank. During the past year, both the product and the customer support provided by you and your staff have performed as advertised. We are fully satisfied with your firm's service and support.

Through many years of dealing with numerous vendors, I have finally learned not to be too quick with vendor endorsements. The initial excitement provided in converting to a new system can sometimes cloud one's vision, and months later when the new wears off and the honeymoon ends, the marriage is still there—for better or worse!

I can say without reservation that if given the opportunity, we would again select Verge for our telephone communication equipment needs.

Sincerely,

A handwritten signature in cursive script, appearing to read "D.A. Johnson".

Daniel A. Johnson
Exec. Vice President and Cashier

