



3515 S. Bryant Blvd.
P.O. Box 5581
San Angelo, Texas 76902
915-655-0676
FAX 915-658-7950

RE: CHECKS REFERENCE LETTER

Town & Country Food Stores, Inc. has worked with Checks since June of 1997. We have received extremely good service from Checks during this entire time. In our first year with Checks we saw a reduction in bad debt expense of approximately \$150,000. Our level of bad debt expense has stayed relatively constant since then.

Checks does a great job of working with our operations personnel to help the stores take checks that conform to our policy. They constantly provide feedback to our employees when they see someone not following policy or when they see any problems related to the taking of checks. Checks also provides some great reporting features that makes it very easy to see where your bad check problems are and possible reasons for those problems.

Town & Country Food Stores, Inc. remains very pleased with our decision to use Checks as our partner in Check Recovery. Checks has saved our company a great deal of money through the years and has provided excellent customer service.

If you have any questions I am happy to visit with you about our experiences. I can be reached at (915) 655-0676.

Sincerely,

A handwritten signature in cursive script that reads 'Devin Bates'.

Devin Bates
Sr. VP / CIO
TOWN & COUNTRY FOOD STORES