

August 18, 1994

William B. Cobb, President  
Scheduling Systems Group  
32 Cranbury Road  
Westport, CT 06880

Dear Bill:

I wanted to take this opportunity, on behalf of CCB&T, to express to you our appreciation for your effective supervision of our teller staffing re-engineering project. In particular, we are pleased by your approach and methods in delivering the message of "change" to our management staff. We believe their early buy-in and on-going involvement have been critical in making this project successful. It was a surprise to get 600+ applicants for the new part time/peak time positions, and it enabled us to select some very talented individuals. As of June 30th we have implemented the program at all 18 of our branches without any full time layoffs.

Kelly Mooney and Mary Jo Zayatz will be running the new programming enhancements we just received from you which look like they will enable us to obtain any staffing data quickly. We have yet to activate all the bells and whistles built into your system but I fully expect that, over time, they will be utilized.

Again, our thanks for your help. Please feel free to share this letter with any potential clients as a form of recommendation.

Sincerely,



Mark E. Carron  
Senior Vice President  
Retail Banking Group

MEC:mg