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To Whom It May Concern,

It has been my pleasure to have Cynthia Thrall working for me for the past two years. She has been employed by First Chicago since 1974 and has served in a variety of positions. Most recently, she has been managing our ATM Deposit Processing facility in Chicago. This is a 7 days/week, 24 hours/day operation that employees approximately 80 FTE.

Cynthia took over management of this area in the midst of tremendous turmoil. Over the past two years she implemented a new processing system, strengthened operating controls and procedures, developed key management reporting and brought transaction processing to a current status. Prior to Cynthia's involvement, the area had been as many as 7-8 days backlogged in processing. Her accomplishments obviously resulted in significant dollar savings to the corporation.

Although the accomplishments mentioned previously were important, I believe the biggest things Cynthia brought to my organization were a renewed sense of pride to her employees and strong leadership and motivation. She has been my top-rated manager for two years and her contributions will be missed. I am confident that Cynthia will be a valued addition to any organization and would highly recommend her.

Sincerely,

Bill Fortner

FVP, ATM Services