



3/20/2009

Karl Hart
Skipjack Financial Services
karl.hart@skipjack.com

Dear Karl,

RE: Acceptance of Payment Card Industry (PCI) Report on Compliance for Skipjack Financial Services.

Visa USA is pleased to accept Skipjack Financial Services's PCI Report on Compliance, based on the assessment and opinion of Trustwave.

Thank you for your participation in the Visa USA Cardholder Information Security Program (CISP), and for your diligence in operating within the compliance standards of the Payment Card Industry Data Security Standard. Although security can never be completely guaranteed, your efforts to adhere to PCI data security requirements should reduce the ability of hackers to gain access to proprietary data.

This letter and your company's inclusion on Visa's List of Compliant Service Providers evidence Visa's acceptance of the Skipjack Financial Services CISP Report on Compliance. The List of Compliant Service Providers, located at (www.visa.com/cisp), acknowledges those service providers that have shown their commitment to security by meeting the rigorous requirements of Visa CISP.

Please note that Visa CISP requires annual revalidation. If Visa has not received Skipjack Financial Services's Report on Compliance by your revalidation due date of 2/28/2010, Visa will remove your company from the List of Compliant Service Providers.

If Skipjack Financial Services would like to communicate its PCI compliance, Visa encourages you to use direct customer marketing/communications channels to market your compliance to your customers. Channels specifically targeting your customers, such as your company website, sales presentations, brochures, and customer newsletters, seem to be more effective than other, broader-based messages.

Visa may revoke this Acceptance and remove Skipjack Financial Services from the List of Compliant Service Providers at any time that Visa, in its sole discretion, determines that your company is not adhering to Visa CISP requirements or that Skipjack Financial Services's Report of Compliance was inaccurate. Immediately upon notice of such revocation, your company will cease all communication of PCI compliance, whether or not previously approved by Visa.

We see tremendous value in Skipjack Financial Services's participation in this crucial security program. We appreciate your continued support and commitment to safeguarding the payment industry.

Sincerely,

Hector Rodriguez
Business Leader, Payment System Risk & Compliance

cc: David Froud
Trustwave
DFroud@trustwave.com