



April 11, 1991
1st Nationwide Bank
A Federal Savings Bank
151 Blue Ravine Road
Folsom, CA 95630

Mr. Jon Seidel
EDP CONSULTING, INC.
3373 Guido Street
Oakland, CA 94602-3507

Dear Jon:

This letter is to express my appreciation for the excellent job you did for me and for FIRST NATIONWIDE BANK during 1989 when we were installing our new Savings system. You played an important and effective part in making it a successful installation.

In your role as Operations Project Liaison, your responsibilities were wide-ranging and required that you exercise a good deal of tact, while at the same time holding people and organizations accountable for their own responsibilities. Given the extreme pressure and visibility under which the entire project operated, you accomplished your assignments with a high degree of professionalism and effectiveness.

In particular, I very much appreciated your ability to:

- Keep me informed as to the real, critical issues as the project evolved.
- Organize and orchestrate the activities of the numerous groups with which you had to interface.
- Monitor the myriad details involved with standardizing and supporting the installation of such a complex system.
- Work closely and cooperatively with my staff.

Thanks for a job very well done!

Sincerely yours,

FIRST NATIONWIDE BANK

Mr. Joe Rusin,
Senior Vice President