

 **ABBHEY CREDIT UNION**
INCORPORATED

February 10, 2003

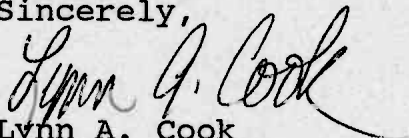
Mr. Carl Back
Van Con, Inc.
8535 North Dixie Dr.
Dayton, Ohio 45414

Dear Carl:

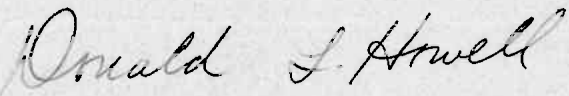
This letter is to inform you that we are very pleased with our new building addition at Abbey Credit Union as we are with our original building. Van Con, Inc. handled both projects in a professional and timely manner. Being a financial institution, all areas, including security were addressed. We would definitely consider using Van Con, Inc. in a future building project.

If we can answer any questions feel free to call Lynn Cook at 937-898-7800 or Donald Howell at 937-898-2385.

Sincerely,


Lynn A. Cook
President

Donald L. Howell
Building Maintenance Chairman



LAC/DLH:gw