

Access National Bank

progressive business banking

April 30, 2011

Mr. Greg Schratwieser
President, CEO
ICI Consulting
6933 Hector Road
McLean, VA 22101

Dear Greg:

Thank you for taking the time to speak about Online Fraud to our existing Retail and Commercial Customers and prospective Local Government and Association clients.

The Seminar and Speech audiences enjoyed your insights on how to Avoid Online Fraud and the business implications in this significant area of concern. The attendees provided very positive feedback on the following seminar areas:

- Online Fraud Trends and Case Studies: how Financial Institutions and consumers become victims?
- How do cyber thieves target Financial Institutions, business executives and high net worth individuals and how do they get away with it?
- What solutions really protect the end user (your bank employees and customers)?
- What tools cyber crooks use to circumvent consumer and business online security?
- What your commercial or retail customers should never do when online?
- What should our customers do if they are scammed?
- What are the Best Practice Strategies and Tactics to prevent Online Fraud?

I am grateful and pleased to write this reference letter. I look forward to having you speak at future Access National Bank events.

Sincerely,



Cindy Caldwell
Senior Vice President

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