



**NAVIGATOR TELECOMMUNICATIONS, LLC**

8525 Riverwood Park Drive  
P.O. Box 13860  
North Little Rock, AR 72113-0860  
Phone: 888-662-8835  
Fax: 888-464-1628

January 26, 2006

To Whom It May Concern:

I am pleased to have the opportunity to recommend American Bank Draft Systems.

Navigator Telecommunications, LLC has employed the services of American Bank Draft Systems for several years, and we have been pleased with our decision. American Bank Draft Systems has met our needs and exceeded our expectations. The service and support we receive have been exemplary.

I highly recommend American Bank Draft Systems for your electronic payment needs. If I can be of further assistance, I can be reached directly at 501-954-4035 or at the toll free number listed above.

Sincerely,

Glenda Sutton  
Credit and Collections Specialist