



January 16, 2004

Reference: American Bank Draft Systems

To whom it may concern:

St. John the Apostle Catholic Church has been using American Bank Draft System for over two years as a means for our parishioners to electronically donate to our parish.

It has been a learning experience for both of us. Today, I can say, that we are very happy to be able to offer this service to our parishioners. It is very easy for them to signup. American Draft Systems have been very dependable and St. John's is assured that we will get all we have coming.

This service has helped in our cash management and also it helps when our parishioners are unable to attend due vacations and sickness.

Sincerely,

Jay Engroff
Business Manager