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Finance Department  
Treasury Office

August 31, 2007

Jeff Tieger,  
Merchant Advocate  
175 North Broadway  
South Amboy, NJ 08879

Dear Jeff:


Thank you for the wonderful work you have done for UMDNJ.

Because of many factors, the size of our University and the volume of our merchant accounts, our credit card processing had become unwieldy, and nearly impossible to manage. Since the time Merchant Advocate came to us, our merchant services have become streamlined and accessible.

This alone would have been enough reason to see your services, but the nearly \$10,000 in savings each month makes you indispensable!

Merchant Advocate has really helped UMDNJ find money that we did not know how to find ourselves.

Very truly yours,

  
Lillian Parsons  
Assistant Treasurer



New Jersey Gasoline-Convenience-Automotive Association  
66 Morris Avenue  
Springfield, New Jersey 07081  
P: 973-376-0066 | F: 973-376-0766  
[www.njgca.org](http://www.njgca.org)

The New Jersey Gasoline Convenience Store Automobile Association (NJGCA) has been working successfully with Merchant Advocate in the pursuit of the optimum credit card savings for our members for almost one year. Merchant Advocate has shown our membership the highest level of knowledge and understanding of the credit card industry. Their professionalism in dealing with our members and their ability to explain the nuances of credit card processing is without peer. It is a pleasure to work with all their staff and personnel. When our members are pleased with their savings and the professional way they are treated, NJGCA knows it has made the right choice in partnering with Merchant Advocate.

Salvatore Risalvato  
Executive Director

# BAYSHORE

FITNESS & WELLNESS CENTER  
*An affiliate of Bayshore Community Hospital*

September 10, 2007

Dear Eric,

I wanted to write to tell you how pleased we are with the results that you have obtained for us. At first I was skeptical considering your business model is so unique. I appreciated your understanding, as I am sure you encounter that quite often.

The savings of over \$1300 per month for our six locations is even more than you had anticipated. Finally, a company has come along that delivers on their promise.

Merchant Advocate has really helped us in a way that we didn't even realize that we needed. Thanks so much for your assistance and your patience.

Best regards,



Katharine A. Mann  
Bayshore Fitness and Wellness Center

# P E S C A T O R E

Eric Cohen

Merchant Advocate  
175 North Broadway  
South Amboy NJ 08879

To Whom it May Concern

THANK YOU!

We are very pleased with your service throughout the last couple of years, however when you told us you can negotiate with our existing processor and save us even more money we were delighted.

Your concept of taking a percentage of the savings was brilliant, it let us have a win-win relationship with you because the more you save us the more you would make.

Being in Grand Central Station we are a prime target for sales people to come in and try to save us money, however you have always accomplished what you told us you would do.

In December of 2006 we processed a lot of transactions and will see a \$500 savings from prior months.

Thanks for the help,

Glenn Licht