

Mr. Ben Hanks, Sales Manager
C/O NKOL
71 Cavalier Boulevard, Suite 130
Florence, KY 41042

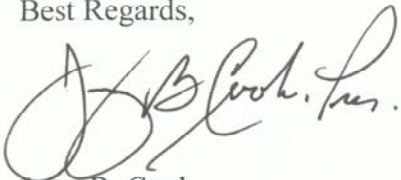
Re: Letter of Recommendation

Dear Ben,

Please accept this letter as our company's endorsement of the excellent relationship between First Security Trust Bank and NKOL. We feel strongly in saying that the support of NKOL over the past 4 1/2 years has been invaluable in keeping our information technology current with the times. Your service/support has been both excellent and timely, and we know that we can count on NKOL to be there if a problem does arise.

Furthermore, please feel free to offer our company as a reference as to the quality, service and support that NKOL offers to its customers. Thank you for your efforts!

Best Regards,



Jerry B. Cook
President