



## **Golden House Chinese Restaurant**

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**1280 Powerline Rd  
Pompano Beach, FL 33069**

To Whom It May Concern,

I have had my account with First Financial Merchant Services for over three years. I am a very busy restaurant owner and First Financial helps keep my daily functions simple.

My deposits are always on time and my rates have been low through the years. Any time there is a problem, I call their customer service and I receive an answer to my question or a resolution to the problem.

I stay with First Financial because they give me the best rates and I can always depend on them to solve any issues and answer my questions.

Thank you for being there for me through the years, First Financial!

Jackie

Golden House Chinese Restaurant

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**Harry F. Roland, D.M.D., M.S.**

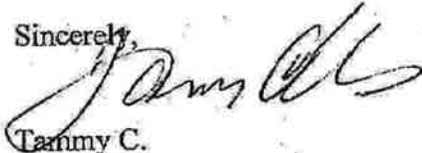
**Adult and Children's Dentistry and Orthodontics, TMJ Disorders, Oral Facial Pain,  
Sleep Apnea and Sleep (Sedation) Dental Treatment**

Attn: Amy  
First Financial Merchant Services  
805 Meander Ct.  
Medina, MN 55340

To Whom It May Concern:

We are pleased with the services of First Financial Merchant Services. We have used First Financial for approximately 1 year and have been satisfied. Thank you.

Sincerely,



Tammy C.  
Office Manager

**LAW OFFICES OF  
LYON J. GREENBLATT, P.A.  
ATTORNEY AT LAW  
1860 N. Pine Island Rd., Suite 118  
Sunrise, Florida 33322**

Telephone: (954) 474-7882  
Telefax: (954) 476-7047  
E-mail: [lyongreenblatt@msn.com](mailto:lyongreenblatt@msn.com)

Heather Pitts  
First Financial Merchant Services

**RE: Help in Securing Compliance for PCI-DDS**

Dear Heather,

I write this letter to thank you for all the help that you so graciously provided to me re the above problem. Until I spoke with you, I had no idea I was not in compliance, and thereby was incurring unwanted fees. I jokingly explained that I am highly computer illiterate so I especially want to thank you for taking your time and being patient with me as we navigated the form.

Your demeanor was admirable as I can be short-tempered when it comes to technology that I do not understand, and going through the material was made most pleasant when you consider that I had tried to do it myself and failed rather miserably. A light touch with a sense of humor was nice as it made me feel very at ease. Being directed in "non-jargonese" made the task a lot easier.

Additionally, I want to thank you in advance for the anticipated call from a sales rep that you said you would put in contact with me. I need to modify the way I am using this credit card apparatus as the costs for so little in fee amounts seem excessively high.

Again, I would like to thank you for your courtesy, kindness, and good humor as they went a long way in making this process manageable and very much less frustrating than my own misguided attempt.

Sincerely yours,


  
Lyon Greenblatt

LG/msg

As the owner of a successful dental practice, I appreciate the years of business provided to me from First Financial Merchant Services. We are thankful for the personal touch your company has given us through the years. I know that anytime there is an issue, it will be taken care of.

Thank you for being a part of our business practice and helping our daily routine to be smooth and flawless.

Sincerely,

Dr.  T DDS, PhD



**NORTHWEST**

844 Wood Street  
Havelock, IA 50546-7593

**COMMUNICATIONS**

p: 800.249.5251 712.776.2222  
f: 712.776.4444

First Financial Merchant Services  
805 Meander Ct  
Medina MN 55340

Amy,

I wanted to write and let your company know what a great job you have been doing since we joined in January of 2010. Everyone that I have been in contact with has been of great help, always willing to go the extra mile to help a client. The credit card processing web site wonderful! I will certainly recommend your company to anyone!

Sincerely,



Michelle Beekman

Northwest Communications, INC.

Storm Lake  
**ST. MARY'S**  
Parish and School

320 Seneca Street  
Storm Lake, IA 50588  
712.732.3110  
[www.stormlakecatholic.com](http://www.stormlakecatholic.com)

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To whom It may concern,

I would like to express how extremely grateful we are for the service First Financial has offered us through the years. Our agent, Brian, has at many times bent over backwards for our needs and services. When a problem arises, Brian jumps right in and does whatever it takes to make things right.

Once a year, we have an annual auction fundraiser. First Financial has helped make this function run more smoothly by offering an extra terminal free of cost for this event. It is refreshing to know our merchant services company works beside us to offer offer extra services when needed.

Without us asking, Discover was added to our account at the same rate as MasterCard and Visa. Being able to accept this card type, at a low rate, has brought in extra donations for St. Mary's. It was nice to be able to offer Discover for the convenience of our donors.

Without a doubt, First Financial Merchant Services is in business with us. They are actively involved with our daily functions and follow-up on every outstanding item in need. We appreciate the professional attitude, the low rates, and the general caring attitude from everyone in the company.

Sincerely,



Dawn Prosser  
Development Director

**Houston Cardiac Surgery Associates, LLP**

**Cardiovascular & Thoracic Surgery**

902 Frostwood, Suite 144

Houston, Texas 77024

Telephone: (713) 973-7222

Fax: (713) 464-6427

**Donald M. Gibson, M.D., F.A.C.S.**

Diplomate of The American Board of Surgery  
Diplomate of The American Board of Thoracic Surgery

**Miguel A. Gomez, M.D., F.A.C.S.**

Diplomate of The American Board of Surgery  
Diplomate of The American Board of Thoracic Surgery

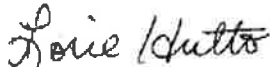
I would like to take a moment to thank you for the 4 years of service. When our contract first began, we ran into a problem with a piece of equipment. Your support department went above and beyond to try to resolve the problem. During this time, we switched a pin pad, cable, and etc. Through patience and persistence, the problem was resolved.

At any time, I will highly recommend your company to a merchant for services. First Financials customer service is exceptional! During our tenure, we have not any problems to speak of. When a question about a fee on our statement came up, I knew a quick phone call to your company would answer my question. Anytime there has been an issue or concern, First Financial has been able to resolve it right away.

When PCI came about, your company was able to lead us in the right direction for compliance quickly. Once again, a phone call to the customer service department answered my question right away. I did not have to wait for a return phone call.

Again, thank you for being always being there for us, keeping our rates low, and for having the greatest customer service. We look forward to more years of business!

Sincerely,



Lorie Hutto

SOUTHEASTERN  
ORTHOTICS & PROSTHETICS  
316 N. HOLTZCLAW AVENUE  
P.O. BOX 3357  
CHATTANOOGA, TENNESSEE 37404

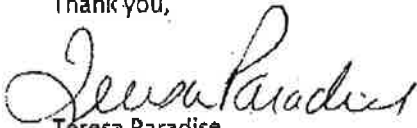
To whom it may concern,

I am very pleased with the service that has been provided to Southeastern Orthotics & Prosthetics from First Financial Merchant Services. We have two accounts setup with First Financial and have been with them since November 2008.

I am pleased with the support I receive from First Financial when I have questions or concerns regarding my accounts.

Thank you First Financial for providing such a great service for our company.

Thank you,



Teresa Paradise  
Southeastern Orthotics & Prosthetics





**Classic**  
*Hair Design*

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To whom it may concern,

I am the owner of a successful hair salon with a handful of stylist and nail artists. We have had our merchant services account with First Financial Merchant Services for almost two years and would not consider leaving by any means.

When we first set up our account, there were a few glitches with the set up process and a miscommunication with the agent. Immediately, the customer service department at First Financial Merchant Services connected me with Chad at the corporate office. Chad quickly resolved the issue and had my expectations back on track. Since then, any time I have a question about a fee or customer service, Chad is there for me.

A year into my contact, PCI compliance became mandatory for all merchants. First Financial has an internal program to allow simplicity for their merchants. The company assigned one long-term employee to lead this new department allowing one contact person for the process. Heather easily led my entire group of girls through the PCI process. She even went above and beyond to schedule a time to work with all the stylists individually on their time schedule. Heather helped make the PCI process simple and smooth. Most important, she was patient with our lack of understanding PCI and answered our questions with much appreciated knowledge.

I would like to recommend First Financial Merchant Services to any merchant in business. Their rates, customer service, and knowledge far surpass any competitor.

Thank you,

Lisa Atchinson, Owner

Classic Hair Design  
Grand Rapids, MI

## **Mattress Showcase**

22939 Broadway  
Oakwood Village, OH 44148  
(440)788-1919

To whom it may concern,

I would like to recommend First Financial Merchant Services to any merchant out there. My agent, Kent, is the main reason I stay with the company. He is personable, down to earth, and straight forward. I have never had any problems with my service. He is always there for me.

The credit card business is very competitive. I receive about 5 calls a week asking us to switch our merchant services account. First Financial has the best rates so it does not financially make sense to switch. Other competitors can be sneaky and make an offer, but the fine print tells all. I have not had this problem with First Financial at all through the years. I know what I am being billed monthly. There are no hidden costs or fees.

First Financial is the only merchant services company out there that offers the Giveback program. Every time we process, First Financial automatically sends a residual to the Giveback recipient we picked. Because we believe in the cause and process, we added Kent's contact information to our website and newsletter. We want others to know about the amazing Giveback program combined with the best merchant services company around! We are already sending leads your way.

When PCI came about, Kent was right there for me. He called me ahead of time, helped me understand and walk through the process. Again, he went above and beyond for our store.

Without a doubt, I am extremely happy with our merchant services account. Thank you for everything!

Sincerely,



John Platt

**Bellissimo Pizza Co.**  
6614-C Mooretown Rd.  
Williamsburg, VA 23188

**Re: First Financial Merchant Services**

I would like to take a moment to highly recommend First Financial Merchant Services as a credit card processor to any merchant out there. I have been with First Financial for over three years and have no intentions of leaving the company. Through the years, First Financial has been there for me for batch questions and general statement analysis. Chad has always taken care of me and made sure all my questions are answered.

When my terminal broke, First Financials customer service quickly downloaded a new terminal and sent it out over night. This speedy response was impressive and my business did not have to wait days for the terminal to arrive. This was a huge help!

I am very happy with the customer service, friendly staff, and the professional understanding of the credit card industry. I am grateful for the low rates they keep my account at.

I would recommend First Financial Merchant Services to all merchants that process credit cards.

Sincerely,



Pete Micall

First Financial is a company that we recommend to other merchants on a regular basis. Our entire block works with First Financial and our representative. The rates are very competitive and the customer service is extraordinary. Other companies have hidden rates and fees, but I have not run into any of these issues. What I signed and agreed to are the rates I see on my statement.

Once a month, our agent Kent will stop in to make sure all is well. This works great for our busy business because I can group together all my questions and know they will be answered all at once. When I have had a problem with our machine, my local agent is here within 24 hours to fix it himself. I was also very thankful that your merchant services could use my existing terminal and not try to sell me a new one.

I highly recommend First Financial Merchant Services to all the merchants I know. Thank you for keeping my rates low and having an excellent team that takes care of my business.

Sincerely,

A handwritten signature in black ink that reads "Dawn Stormer". The signature is written in a cursive, flowing style.

Dawn Stormer

All Care Automotive



## Paul S. Bluestein, D.C.

2274 Niagara Falls Blvd.  
Tonawanda, NY 14150

Email: [psbluesteindc@gmail.com](mailto:psbluesteindc@gmail.com)

Phone: (716) 693-6058  
Fax: (716) 693-6624

To whom it may concern,

After being with my previous processor for 10 years, I am extremely happy I made the decision to move to another merchant services provider. With the switch, I am thrilled with the upgraded to a very nice terminal that actually works. This terminal was free of cost with the agreement. The fees are very fair and competitive. I have been with First Financial for over 1 year, and I have not run into any problems with hidden costs or interruptions in receiving money.

For PCI, I was extremely grateful there was somebody at the corporate office to help with my questions and direct me to the site for compliance. This internal process made PCI easy and smooth.

I would recommend First Financial Merchant Services to any merchant. Their customer service, professional attitude, and competitive rates are far better than anybody else out there. Without a doubt, First Financial has been an excellent business decision.

Thank you

A handwritten signature in black ink that reads "Paul Bluestein". The signature is written in a cursive, flowing style.

Dr Paul Bluestein



William Booth, Founder  
Shaw Clifton, General  
Maxwell Feener, Territorial Commander  
Major John Neesham, Divisional Commander  
Major Jim Lawrence, Area Commander  
Major Beverly Lawrence, Coordinator of  
Women Ministries

**Advisory Board Members**

- Jerry Adams
- Curtis Baggett
- Merna Bel
- Leigh Berthoff
- Bill Chapin
- George Clark III
- Ruth Cote
- Kurt Faison
- Laurel Farr
- Ronald Goodwin
- Margaret Gross
- Landing Hamilton
- Curtis Johnson
- Marcia Kling
- Don Kross
- Savas Kyriakidis
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- Doug Stephens
- Gwen Stringer
- Charles Walldorf
- Doug Warner
- Charles Whitener

**First Financial USA**

**TO WHOM IT MAY CONCERN:**

In June 2010 after a visit from Beverly Watson and viewing our current Merchant Service accounts we learned we were being overcharged on rates with our current service and in addition with the opportunity to be a part of the Give Back program we changed our Merchant Service to First Financial.

Beverly has been most helpful in all areas since changing and has gone beyond the call of duty to help us when we needed assistance.

Sincerely,

Barbara Burn  
Accounting Manager

**Emeritus Members**

- John Fay
- Janice Hall
- William McCamy
- Peggie Robbins

**Lifetime Members**

- Sarah Gilman
- Mildred Moormein
- Margaret Moore
- Judge Robert Summitt (Ret.)





**To Whom It May Concern:**

**We have used First Financial for our credit card processing for the last few years and appreciate the service they offer. Specifically, Beverly Watson has always been very attentive to our needs and been extremely helpful. If anyone is looking for a company to handle their credit card processing, we can recommend them highly.**

**Sincerely,**

**Morty C. Lloyd  
President**

1000 N. ...

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423/756-4980  
Fax 423/267-9586

1601 Cowart Street  
Chattanooga, Tennessee 37408

We have been doing business with First Financial USA for over a year now and wonder why we did not switch sooner. Beverly Watson has helped us out of several problems quickly and efficiently. We also love the Give Back Program.

Respectfully,

A large, handwritten signature in black ink, appearing to be 'Ginny Hartung', written over a horizontal line.

Ginny Hartung  
Accounting Department  
Signal Industrial Products

Sealing Specialists to Industry

E-mail: [chattanooga@signalproducts.com](mailto:chattanooga@signalproducts.com) Web: [www.signalproducts.com](http://www.signalproducts.com)



**Nicholas R. Pope D.C.**

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lakeviewchiro@att.net



**LAKEVIEW CHIROPRACTIC**

WELLNESS CLINIC, S.C.

**414 6th Street  
Racine, WI 53403**

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Phone: (262) 637-1822

Fax: (262) 637-4522

To whom it may concern:

I recently started my own business and use First Financial for my credit card processing. It was an extremely difficult process to start a business and a clinic. Never having run a business before, there were many processes that I had to learn for the first time. Getting set up to receive credit card payments turned out to be very painless. My agent, Richard Benson, was very helpful in the process and answered all my questions well. My favorite part of your company is the give-back program, where some of the proceeds go back to my own church. It gives a personal touch to the company. I am also satisfied with the customer service, but mostly the fact that I haven't really needed to call them!

Thank you for your services,

Nicholas R. Pope D.C.



STUDIO 890  
SALONS

To whom it may concern,

I have been in business for over 30 years with the majority of transactions either debit or credit.

My deposits have been put into my account in a timely fashion. I was with another processing company for 15 years but switched to First Financial for the cost saving it has provided to my companies.

Sincerely,   
Nick Zappos



**ANNANDALE AUTO CARE**  
**820 ELM STREET EAST**  
**ANNANDALE, MN 55302**

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To whom it may concern,

I would like to recommend First Financial Merchant Services. We get calls from other companies all the time and we were pretty confident we had a great rate. We had an opportunity with our Tire One association and didn't switch as they couldn't compete with our current rate. We never would have looked at switching from our previous carrier but we knew Robin personally and wanted to give her the opportunity.

We made the switch. The rate was competitive and the switch was easy. What really surprised us was the Giveback program. We are pleased that we can help the Annandale Food Shelf through the Giveback program. There is no other company out there that offers that! Through the Giveback program First Financial sends a residual to the recipient we picked. Our local food shelf wasn't on their program yet so they added them for us.

We are pleased with the service we receive from First Financial and Robin. Thanks!

Sincerely,

Kim Helnecke

**Rouse's Auto Repair**  
**211 S Milwaukee Ave.**  
**Libertyville IL. 60048**

To whom it may concern,

For several years our business has been solicited by many credit card merchant companies. Approximately one year ago we were approached by Richard Benson who represented FFUSA. Knowing very little about how the credit card merchants charge clients and how to utilize different strategies in order to save on these charges was very important to our business livelihood. Richard Benson was very informative and helpful in making us understand the processes.

Because of Richard we decided to make a change from our current merchant to FFUSA.

Since the change we have *not only* noticed a savings, but Richard continues to monitor our business to make certain we are taking advantage of processing the cards in a very cost efficient manner.

We are grateful to Richard and will continue as a customer of FFUSA.

Sincerely yours,

Richard Jewell

Rouse's Auto Repair



## **Superior Silk Screen, Inc.**

1030 South 18th Street - Bismarck, ND 58504 - (701) 258-7639  
[www.SuperiorSilkScreen.com](http://www.SuperiorSilkScreen.com)

To Whom it May Concern:

I have been pleased with First Financial Credit Card Processing since we began using their service in 2006. Having a local representative is a very big plus to me. I can call my local rep, Todd, and get an immediate answer to my question(s) or any assistance I may need. I feel comfortable enough with him, when other processing companies call on me, I will call Todd and question him about the other service. Our credit card monies are deposited into our checking account promptly, without any issues. I would recommend using First Financial for your credit card processing.

Sincerely,

Kimberly Hegel  
Vice President

**Superior Silk Screen**



**Kimberly Hegel**

[Kim@SuperiorSilkScreen.com](mailto:Kim@SuperiorSilkScreen.com)

1030 South 18th Street, Bismarck, ND 58504  
Ph: (701) 258-7639 / Toll Free: 1-888-258-7639 / Fx: (701) 224-1200

[www.SuperiorSilkScreen.com](http://www.SuperiorSilkScreen.com)

<http://www.superiorsilkscreen.com>



RE: Reference Letter on FFUSA

To Whom It May Concern:

This letter is regarding a reference letter request on FFUSA. Bruce Davis is our representative that handles all of our requests for the company and we have had nothing but excellent service from him and his company. They have handled the day to day needs with premier service and any issues that may arise have been handled efficiently and quickly.

We have a majority of our customers utilize the merchant services from Bruce and his company and we heard nothing but good things from his service and his company's service.

We would recommend FFUSA and Bruce Davis to any business wishing to enter the merchant services.

If you need any additional information, please don't hesitate to call me.

Sincerely,

A handwritten signature in black ink, appearing to read 'Gail A. Curry'.

Gail A. Curry  
Vice President/Cashier

2024 Dakota Avenue • South Sioux City, NE 68776  
402.494.4215 • fax 402.494.4200  
fmbankssc@fmbankne.com

[www.fmbankne.com](http://www.fmbankne.com)



When we were first approached by First Financial Merchant Services, our first concern was being able save money due to the way the economy is. Our agent not only came in to show us how we could keep more money in our business account, but inquired about our business structure. With this, it was determined that we could not afford to be down without a credit card terminal and a second terminal would come in handy in the event the first machine went out. First Financial makes us feel as though they are looking out for our best interest at all times. I know that if I have a question about a statement, or a problem with my machine, our agent Bruce will be over right away to take care of the problem. First Financials customer service is the best in this business. I keep very busy with day to day business processes. It is nice to have something I don't have to worry or think about. One phone call will take care of anything I need.

If there is a merchant sitting on the fence about making a decision to go with First Financial, please have them give me a call directly. I will tell everybody to not hesitate about trying out First Financial Merchant Services for their credit card processing. It is hard to find a company with a great product and even better customer service!

Thank you,

A handwritten signature in cursive script that reads 'Kim Anderson'.

Kim Anderson  
Office Manger

*Nice!* **Just ask around.**

# **OLIO DENTAL**

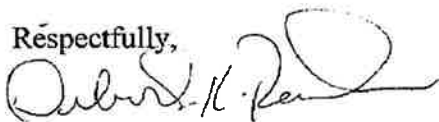
**Dr. Robert Phillips**

www.OlioDental.com

To whom it may concern,

We would like to introduce you to Tim Pezold. Tim approached our office with an excellent opportunity to save money on our credit card transactions. Saving money always gets our attention. Our goal in 2010 is to get lean and mean. Tim's opportunity fit right into our current goals. He was able to save us a substantial amount every month on our on our credit card transactions. Plus a percentage of our total transactions will now be donated to our favorite charity. This is a winning situation for all involved. We discovered in our research that dentist offices are being charged 10 to 15% more on their credit card machines than most of the other businesses. Thanks Tim for the reeducation and helping us with our goal of becoming lean and mean in 2010.

Respectfully,



Deborah Rowilson  
Marketing Director

11740 Olio Road • Suite 100 • Fishers, IN 46037  
phillipsdds@sbcglobal.net • (317) 570-9500



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## Fifth Avenue Ventures, Inc

2931 Ranch Reserve Ln.  
Westminster, CO 80234

303-571-9346 - Phone  
303-571-9347 - FAX  
win.cady@greatclips.net

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Win Cady  
Fifth Avenue Ventures, Inc

Dear First Financial Merchant Services,

Thank You for the Over-The-Top Customer Service!

I just have to write and let you know how you saved the day for our business during what appeared to be a simple conversion over to First Financial for our hair salon's credit card processing.

After closing one night our salon manager contacted technical support to start the download of new files into our existing credit card terminal. We were unsure at that time who owned the machine and if the conversion would be successful. That's when everything went haywire! The download would not complete and we could not restore the original files.

During the next several days with your help we figured out that our DSL phone lines would not accept a data download (working with the phone company to solve this) and that our original credit card machine had been password protected by our old credit card processor.

Your support and technical team worked tirelessly (even over a weekend) to help us solve the problem. Good communication in these types of crazy situations is key. You definitely over-delivered in staying in touch offering different solutions and ideas. When we determined we needed a new machine it was configured and rushed to our salon along with another machine you provided gratis for backup that will work in any of our locations.

The bugs have been worked out and we are moving forward to converting our remaining 8 locations. Thank you for the huge effort and looking forward to a very long relationship with you.

Win Cady

*Fifth Avenue Ventures, Inc  
A Great Clips for Hair Franchisee – Salt Lake City, UT*

# WARD REALTY CORPORATION

E-Mail:  
info@wardrealty.com

Internet:  
<http://www.wardrealty.com>

*Real Estate Sales*  
*Property Managers Contractors*  
"Original Developers of Topsail Island"

TOPSAIL ISLAND OFFICE  
P.O. BOX 2800 • SURF CITY, NC 28445  
(910) 328-3221 • FAX (910) 328-4804

WILMINGTON OFFICE  
P.O. BOX 7403 • WILMINGTON, NC 28406  
(910) 793-4700 • FAX (910) 793-6080


To whom it may concern:

Customer service is a crucial ingredient of doing business in the world today. Being on the receiving end of great service can be delightful; however, any customer service that is less than exemplary is considered detrimental to the business relationship. First Financial and Mark McCarthy have certainly held their end of the bargain by providing great customer service and positive results.

Switching merchant service providers is never an easy decision, and Mark's customer service has made the transition of merchant services providers easy and worthwhile. In my business of providing vacation rentals, we are governed by the North Carolina real estate commission, and we could not take the risk of something going wrong with our credit card sales. Mark worked hard to get us in the new system and processing transactions seamlessly and well within our time frame. First Financial has also saved me money during this time by offering great interchange rates.

I would not hesitate to recommend First Financial and Mark McCarthy to handle merchant services to anyone. First Financial helped provide us with a great cost-saving product over the last year, and their attention to customer service has made the transition of merchant services providers easy and productive. Furthermore, and most importantly, throughout our time with First Financial, I know that Mark is only a phone call away. Mark promptly responds to my questions, and he sees to it directly that anything I need is handled immediately. He truly has been a pleasure to work with, and our results have been exactly what he predicted them to be.

Regards,



Brandon Ward  
Vice President

# Seaside Vacation Rentals



PO Box 2000, York, Maine 03909, 207-363-1825, [www.seasiderentals.com](http://www.seasiderentals.com)

RE: *Mark McCarthy*  
*First Financial Services*

*To Whom It May Concern:*

*We have had the pleasure of having Mark McCarthy and First Financial handle our credit card services. The transition from another company to First Financial was extremely smooth and I credit that to a representative and company that keep us well informed and puts their customers first.*

*We have been very pleased with both Mark and First Financial and have recommended it to other companies we have been involved with through rental manager associations and they, too, have thanked us for our recommendation and been very pleased with them.*

*I recommend them highly.*

*Should you have any further questions, please don't hesitate to contact me.*

*Sincerely,*

*Maureen Regan*  
*President*



P.O. Box 1454  
434 McConnell Street  
Jefferson, NC 28640  
Toll Free: 866-931-6210  
Fax: 866-509-5189

[www.HighMountainCabinRentals.com](http://www.HighMountainCabinRentals.com)

RE: First Financial Merchant Services  
Mark McCarthy

To Whom It May Concern:

I have been with First Financial Merchant Services for almost a year now. I am very pleased with everything. The transfer from my previous merchant company to First Financial was effortless and easy. Our agent Mr. McCarthy promised that he could save us money on fees and he has definitely lived up to his promises. Mr. McCarthy's professionalism and eagerness to assist me with my questions are far superior to any other merchant services that I've dealt with in the past years.

I am very pleased with First Financial Merchant Services and Mark McCarthy. I highly recommend them to all of my colleagues and business associates. First Financial and Mark McCarthy are top notch. I look forward to working with them for years to come.

Sincerely,

Stacey Hamilton  
High Mountain Cabin Rentals  
Owner



118 North Topsail Drive  
Surf City, NC 28445  
910-328-9977 | 866-535-9977  
[www.ti-rentals.com](http://www.ti-rentals.com)

To Whom It May Concern:

TI Rentals has been associated with First Financial Merchant Services since November 2009. The original transaction was smooth. First Financials Agent, Mark McCarthy has always been available to help us whenever we needed him.

I have recommended First Financial and Mark McCarthy to other business owners in my area. First Financial Merchant Services is a top flight company. I recommend them highly.

Sincerely,

Bethany E. Dodgens  
Owner

Neil Nimrichter  
SuperFun Eco Tours, LLC  
107 West St.  
Berlin, MD 21811  
410-656-9453

Greg Fields  
Account Executive  
First Financial Services

To Whom It May Concern,

I am writing this letter to express my satisfaction with my new account representative. I recently switched my credit card processing service to First Financial. My old company was over charging me and customer service was basically nonexistent. When I met Greg he went through my old bills with me and helped me figure out what all the charges were I had been paying for. He also helped me realize that I was paying way too much.

Greg got me signed up shortly after that and my monthly fees have been basically cut in half. He was also able to lower my rates significantly, saving my company a lot of money. I felt very comfortable with Greg as my agent and working with First Financial and feel that they have my best interests in mind. Recently I was having a problem downloading the software for my equipment and Greg picked up the unit and did the download for me.

This was above and beyond what I had come to expect from my old company and I am very pleased that I switched service.

Sincerely,

Neil Nimrichter



To Whom It May Concern,

I would wholeheartedly recommend Mr. Mark McCarthy and First Financial to handle merchant services for any company. I am always reluctant to entrust a new merchant service provider, as much is promised and nothing delivered. However this is farthest from the truth with Mr. McCarthy and First Financial. Mr. McCarthy is a huge asset and First Financial is fortunate to have him at the helm. Aside from the fact we are saving money, Mr. McCarthy's personalized support is second to none. The transition of merchant services providers was seamless and little effort on my part was needed. Mr. McCarthy is always available via email or with a phone call. He is prompt, professional and always willing to go the extra mile. For me, as a busy business woman, his exceptional customer service and the low fees makes First Financial a huge asset for our company and my piece of mind.

I submit with high recommendations,

A handwritten signature in cursive script that reads "Shari Goldstein".

Shari Goldstein

President/CEO



**648 Little Wekiva Road  
Altamonte Springs, FL. 32714**

Heidi:

Just a quick note to let you know that I'm very pleased with the service that you provided for us from First Financial Merchant Services. The transition to First Financial couldn't have been easier. Not only did they lower our processing fees, we also get invaluable access to Jay Abraham for absolutely free with the service.

It is so nice to know that if I ever need anything, I have you, a personable local representative I can count on.

Thank you for your professionalism and doing an excellent job, it has been a very pleasurable service experience.

It is very much appreciated.

Sincerely,

John Gartner

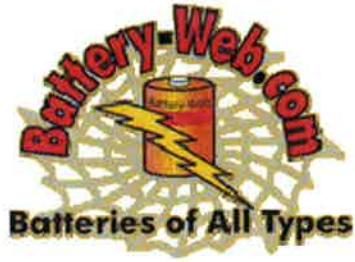
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## **BatteryWeb.com**

**146 Park Center Street**

**Leesburg, FL 3474**

Hello Heidi,

I wanted to write and let your company know what a great job you have been doing since we joined in January 2011. It was the smoothest transition I have experienced in my nearly 20 years on the Internet.

Everybody that I have been in contact with has been of great help, always willing to go the extra mile to help a client and in today's world that is becoming a most precious commodity.

I will certainly recommend your company to anyone interested and I am always available to talk about my experience.

Sincerely,

*Dave*

David A. Mead; Founder - BatteryWeb.com – 1994

352-326-2039

battman@batteryweb.com