

INDIAN RIVER CLUB ASSOCIATION INC.

**1025 Rockledge Drive
Rockledge, Florida 32955**

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Phone: 321 212-7495

Sunrise Bank
Attn: Kevin Sacket, President
5604 North Atlantic Avenue
Cocoa Beach, Florida 32931

Dear Mr. Sacket,

I wanted to take the opportunity to tell you how much our Association has enjoyed our relationship with Sunrise Bank. We work most frequently with Liz Mandeville but I have had contact with many of her associates as well. All of your staff is most helpful and courteous.

We joined with Paylease at its inception and we have been very satisfied with their services. I am pleased to let you know that we have 90 of our 100 unit owners participating and it has lifted such a burden from the shoulders of our Board. Liz was very instrumental in helping us onboard this product and is always available to me to answer any questions or concerns we might have.

We were recently introduced to your Choice Savings product and were able to take advantage of it when our CD matured in July.

As a former business owner, I know we most frequently only hear complaints from our customers so I wanted to take a minute to let you know how much we appreciate your products and good customer service. Please feel free to use my comments in any way you wish!

Sincerely,



Terrie T. Kroger, President
Indian River Club Association, Inc.