

October 12, 2012

Dear UniPay Gold Customer,

It's hard to believe we have been providing the UniPay solution to Massachusetts local governments and districts for almost a decade. Offering online convenience to busy residents struggling for balance has been timely and well received. Steady growth and fast paced technology has launched us into a second generation of UniPay. Enhancements and upgrades to our system are happening on a weekly basis. Ancillary options such as the *Go Green* initiative including eBilling in addition to interface capabilities with your other software applications keep you connected and us busy. Likewise we make every effort to meet your expectations with effective compatible banking products and staffing for the level of service you are deserving of.

In your business as in ours there are hard decisions to be made and this is especially evident in a struggling economy. With traditional profit channels strained, banks and all businesses are looking for new and resourceful revenue streams. That especially rings true for us in government banking where we have always been your full service banking partner without the need for a budget line item to pay for any of our services including UniPay Gold.

We want to continue this business model for our UniPay Gold customers and after delaying as long as we could we have made the hard decision to implement a minimal fee of 25 cents to your user/residents whenever they make an ACH payment through UniPay Gold. This revenue source will help us sustain "business as usual" and by keeping it low we are hopeful that it will not impede your ability to promote continued online usage.

This change will take effect on January 1, 2013. In the meantime, watch for details and updated documents in a follow up email communication. Thank you for your understanding as we strive to demonstrate our continued commitment to our municipal customers across the Commonwealth.

Sincerely,



Patricia A. Baker