



Brenda E. Satterfield
Internal Audit Manager

July 28, 2015

To Whom It May Concern:

In reference to your request concerning our Service Auditor's Report (SSAE 16, SOC 1) issued on September 8th, 2014 and effective for the time period July 1, 2013 through June 30, 2014, we certify the following statements to be true and correct:

- The control objectives specified in the above-referenced Service Auditor's Report include all of the control objectives that we believe are relevant to users of the services described in the report and are appropriate based on the services provided to user organizations.
- The controls described in the Description of Controls section of the Service Auditor's Report referenced above were in operation during the time period from the date the report was issued through today.
- We believe the controls are suitably designed to achieve the control objectives specified in the Description of Controls section of the above-referenced report.
- We have not had, nor are aware of any significant changes to controls or control structure since the above-referenced Service Auditor's Report was issued.
- We have disclosed any design deficiencies in controls of which we are aware, including those for which we believe the cost of corrective action may exceed the benefits.
- We are not aware of any illegal acts, fraud, or uncorrected errors attributable to management or employees of the organization who have significant roles relevant to the processing performed for user organizations.

Sincerely,

Brenda E. Satterfield

Brenda E. Satterfield, CPP
Internal Audit Manager