From: svoss@pwbonline.com

To: sdspec@aol.com

Sent: 6/19/2008 6:44:05 P.M. Central Daylight Time

Subj: PAST ATTENDEE

I attended a class presented by Dave McGuinn in 1995 in San Diego. Proportionately, for the time I spend in that class against the time I have spent in banking, I learned more and protected my bank better with the information I was given by Dave than all the Policy and Procedure Manuals the bank has given me. My bank in 1995 was Cuyamaca Bank, a small community bank in Santee CA and La Mesa CA. We have been bought by a couple of different banks and are now Pacific Western Bank, owned by PacWest Bank Corp. here in the San Diego area.