



The Needham Cooperative Bank

Since 1892 N E E D H A M • M A S S A C H U S E T T S

December 1, 2005

To Whom It May Concern:

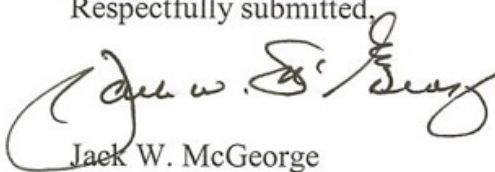
RE: Anthony D. Velardo, President
New England TeleData

I relish the opportunity to present a few words in the form of a testimonial letter for Tony Velardo. It has been approximately ten years that The Needham Co-operative Bank has used Tony's professional services. I first met Tony through a golf association and was impressed how he handled himself on and off the course, always the gentleman. My bank was in the midst of some operational changes and one aspect was a new phone system. Tony immediately sprang to mind as one to make a presentation to the remaining bank management. We were bowled over by his knowledge and presentment of the phone system he was offering. He had prompt concise answers to all our questions and issues. As a large community bank, we receive many such presentations from both small and large companies, without exaggeration his product knowledge was far superior to the others.

Obviously, some issues occur from time to time that requires assistance. Tony is always immediately available whether to solve the problem on the phone or on site efficiently taking care of our needs at any of our four branch locations.

To our bank personnel, Tony is not the President of TeleData or a phone technician who handles our phone concerns, but Tony our friend who we call when we require assistance.

Respectfully submitted,



Jaek W. McGeorge
Vice President and Director