



PEOPLES  
BANK, N.A.

A member of Peoples Bancorp

1 Passaic Avenue, Fairfield, N.J. 07006

(201) 882-8700

July 18, 1990

To Whom It May Concern:

As Senior Vice President in charge of the lending function of a mid-size Commercial Bank, I have been associated with Bob Naylor for over a year. Bob initially joined our bank with the specific responsibility of converting the leasing program that had become outdated for our use. Since that initial charge was completed ahead of schedule, he has set up a networking system for the lending area that, I believe is without equal.

Bob has shown to have extensive systems and programing knowledge. He was able to significantly reduce report preparation time, ease the flow of paper information, and provide interchangeable job functions. The necessary training was done with professionalism and significantly improved the overall user productivity.

I have found Bob to be hard working and dedicated. He never hesitated to put in overtime to get the job done, and while on vacation in Germany, he would call in daily to assure that everything was in working order.

Bob is a professional in every sense of the word and I strongly recommend him for any undertaking he may seek with your organization.

Please feel free to contact me to discuss Bob's professionalism, dedication, and qualifications. I may be reached at (201) 882-8700 ext. 281 during working hours, or (201) 846-6433 at home.

Sincerely,

Laszlo Hajdu-Nemeth  
Senior Lending Vice President

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