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Interoffice Memorandum

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To: John Sackis, AVP

After almost 17 years of service to First Card, I leave with a feeling of gratitude for the many professional opportunities I have had, utilizing project management, applications programming, and systems analysis.

I appreciate the opportunities I have had to manage full life cycle development and implementation of baseline and mission-critical projects, such as credit card regulation changes and year 2000 compliance, and participate in major portfolio acquisitions and conversions of key First Card VSAM and DB2 files, including the cardholder master, statement history, ANI/VRU, comments, and transactions files.

I appreciate the opportunity to have managed the disaster recovery applications team, contributing to continuity planning, enhancing the resumption plan, resolving hot site problems, and cross-training other resources (1993-1996).

I appreciate the opportunities I have had to develop initiatives matrixed across teams and departments, by supporting Operations in testing Control/D/R/T/M, supporting Telecommunications in testing PBX upgrades, Supertracs transmission software, and Davox Unison system integration, and by supporting Systems in testing CICS/MVS/compiler maintenance/releases and ACF2 in CICS/DB2 programs using CA-InterTest, CICS Abend-AID, LPAR, and Verify prod/parallels. Over the years, I have rotated through almost every applications team at First Card giving me unparalleled exposure to the technical side of our operations-- customer service, marketing, system support, authorizations, and, most recently, the New Cardholder System.

I appreciate the opportunities I have had to develop my technical command of PL/1, VS COBOL/COBOL II, Command-Level CICS, SAS, IBM BAL, HOGAN, JCL, VSAM, Excel, CLIST/REXX, IBM utilities, TSO/ISPF, DB2/SQL/QMF, Panvalet, Endeavor, MS/Access, MS/Project, Data XPERT, and XPEDITER in IBM 370 - IBM ES9000/MVS, DOS, and LAN/WAN/Windows environments.

I appreciate the opportunity to demonstrate not just knowledge but productivity by individually leading First Card in the number of program coding specifications and code implementations with 894 specifications to 283 different programs, in 1994.

I appreciate the opportunity to leverage my two decades of expertise by instructing and encouraging my colleagues in languages, development tools, debugging, error resolution, and key business applications, and by serving on project planning, change control, disaster recovery, and standards committees.

I appreciate the opportunity to write functional and computer system design documents demonstrating a strong, versatile knowledge of credit card systems, markets, technology, competitors, and issues, analyzing large system initiatives such FileNet/image processing and HNC/Falcon/neural network data modeling, using WordPerfect, Word, Flowcharter, Lotus 123, Excel, and SDLC tools and methodologies.

I appreciate the opportunity to contribute to First Infinity by creating legacy/First Infinity data mapping tables using MS/Access and by using my knowledge of legacy to support the conversion/dual system effort, in 1997.

I appreciate the opportunity to have been part of some notable achievements. Through major marketing initiatives spearheaded by our team, we contributed in excess of \$50 million in incremental revenue, in 1989-90, participating in high-level and detail design, coding complex programs, modules, subroutines, and menu-driven screens, developing rigorous test plans and cases and ran benchmarking and acceptance tests, and monitoring the performance of newly developed software using Strobe, TMON, and JES system exits/metrics. My implementation of more than 150,000 lines of COBOL/II Visa edit package code in 1991, and the design and creation of the MasterCard incoming interchange deblock/split/reblock HOGAN/COBOL programs or more than 10,000 lines in 1997 were also notable.

Above all, I appreciate the opportunity to work with talented, principled professionals whose skills I do admire and whose friendship I shall treasure.

My last day will be Friday, September 5th, 1997.