

American

**CELLULAR
RENTAL®**

January 2, 1997

To whom it may concern:

American Cellular Rental is the industry leader in debit aircards. We have combined switch based cellular telecommunications technology with prepaid debit cards. During 1996, ACR grew from 2,000 to over 20,000 installed cellular lines in 42 states, Canada, Mexico, and the Caribbean. Our business partners, suppliers, and customers are multinational, multibillion dollar companies.

As a key member of my executive team, Gary worked in a wide range of areas over the last year. He earned my complete confidence in areas ranging from financial, accounting, systems, administration, credit, cash management, and human relations. On a more detailed basis, he was instrumental in hiring many of our new employees in all areas of the Company, selecting and installing the majority of the Macola software suite, setting up EDI and bar coding for serialized inventory, optimizing our cash flow, and assisting in our preliminary IPO process.

Unfortunately due to a customer dispute, the Company must dramatically downsize and Gary has offered to resign. I recommend Gary for a wide range of key executive positions in the financial or administrative area.

Sincerely,



David R. Rulien
President