



1617 1<sup>st</sup> Ave N.  
Billings, MT 59101

August 2, 2013



3701 Trakker Trail Suite #1F  
Bozeman, MT 59718

Attn: **Mike Peterson**, Merchant Consultant

I'd like to take this opportunity to thank Frontline Processing and Mike Peterson, in particular, for a terrific working relationship.

As a non-profit organization, we watch our "pennies" very closely and spend them wisely. Our store, the Habitat ReStore, sells donated building products and home furnishings as a way to further support our mission of building simple decent affordable homes in partnership with low income, approved applicants who are in desperate need of housing. Our program allows us to sell those houses at cost, with no profit to Habitat, and utilizing a 0% interest rate. But, materials and services to build those houses must be paid for and that money must be raised in our community. Our ReStore goes a long way toward our ability to build four houses every year for four deserving families.

We couldn't do business in the ReStore without the ability to accept credit cards and Frontline has been generous to always quote and charge us the lowest rates possible but at the same time offering quality customer service at all times.

If there is ever a question or a problem, Mike or one of the other Frontline Processing staff is quick to respond and follow-through with a solution.

We anticipate a continued relationship as we continue to grow our business. I believe that will be good for both of us!!

Warm Regards,  
Kathleen O'Neal  
Executive Director

