



August 12, 2008

Dr. James Proodian, DC, CCSP, CSCS
Natural Healthcare Center
10 West End Court
Long Branch, NJ 07740

Dear Dr. Proodian,

I want to thank you for coming to First Financial to speak with our employees about maintaining healthier lives. Also, please extend my appreciation to Gordon Gacek, your Director of Community Relations, who did an excellent job in coordinating the program.

Many of our employees continue to talk about the value of the information you provided and how enjoyable your lecture was. The facts and statistics you gave on what we do and eat, and how it relates to our physical health, were eye-opening. As a result of your common sense talk, we all have a better understanding of how the choices we make every day influence the way we feel and how we age going forward.

As you know, a number our employees have taken advantage of your offer for a complimentary health appraisal. The opportunity to meet with you and receive personal feedback is much appreciated.

In addition, several employees have explored the nutritional aspects of their lifestyle by consulting with Natural Healthcare Center's nutritionist. The continuous feedback that I receive from the individuals who are consulting with him has been excellent.

On behalf of First Financial I want to thank you again for the wonderful experience your presentation provided to those who attended and for introducing our employees to the Natural Healthcare Center. We look forward to your next presentation.

Sincerely,

Helga Britton
Vice President, Human Resources