

May 4, 2007

To whom it may concern:

It is my pleasure to offer a strong professional recommendation for Nelson Duffle, Managing Director of Corporate Marketing at Online Resources.

In early 2005, I brought Nelson in as a strategic marketing consultant to assist me in positioning a large cadre of new banking products that were being introduced by Online Resources. It became readily apparent that his extensive marketing and sales experience would be a true asset to the company, and shortly afterwards, I offered him a full-time position as head of the Institutional Marketing division.

In that role, Nelson took on the challenging responsibility of managing a marketing department that was in the midst of great change and growth. Tough decisions had to be made by him around hiring and firing staff members, developing an integrated marketing plan, managing to budget, and intensifying our overall marketing efforts, all of which he successfully handled.

In addition to this, Nelson brought a new level of creativity and sophistication to our marketing group, particularly by introducing us to the benefits of online marketing and corporate branding. Previously, our focus had been offline, largely utilizing direct mail as the primary vehicle for lead generation. But with Nelson's past experience in overseeing new website development, search engine marketing, pay-per-click advertising, e-mail blasts, tracking and the like, we were able to rapidly broaden our scope and to more than triple the number of leads we generated in 2006.

In my opinion, Nelson is a highly competent, well-trained marketing professional who is capable of making significant contributions to any corporation that he chooses to work for, both as a manager and as an individual contributor. As I understand it, his recent decision to leave Online Resources is based largely on the company's intent to focus on more "tactical" marketing executions than long-term strategic planning. With his experience level, this is obviously a path that will be less desirable to him as a marketing professional. His departure will leave a noticeable void for the time being at Online Resources and he will be hard to replace.

I can wholeheartedly recommend Nelson as a great addition to any company that views marketing as integral to its overall success.

Sincerely,

Ronald J. Bergamesca
Executive Vice President and General Manager
Integrated Banking Services
Online Resources
4795 Meadow Wood Lane, Suite 300
Chantilly, VA 20151
rbergamesca@orcc.com

