



We give groups individual attention.

**CardPartner, Inc.**

37 West 20th Street Suite 810 New York NY 10011 USA  
T +1 646 652 7007 www.cardpartner.com

Metodija Koloski  
President  
United Macedonian Diaspora  
P.O. Box 19028  
Washington, D.C. 20036

Dear Meto,

This letter is follow-up to our emails regarding the design options for the United Macedonian Diaspora (UMD) Visa cards. After learning of the concerns raised by some organizations and individuals about the imagery used on two of these cards, CardPartner launched a full review to evaluate permissible design standards for all of the cards we issue.

After considerable discussion, we agreed that CardPartner will no longer permit the use of flags, maps or political symbols of any kind on cards that it designs and issues. This decision reflects our commitment to mutual respect for all groups. Please be assured that this policy applies equally to all of our partners.

Our goal at CardPartner is to enable underserved groups to create custom affinity credit card programs that generate additional revenue and promote their missions. By restricting political statements of any kind, we are able to best maintain this focus.

As a result of this policy, the UMD cards with the Star of Vergina image will no longer be issued.

I appreciate your cooperation and I am happy to answer any further questions you may have.

Sincerely,

A handwritten signature in black ink, appearing to read "Mark Levitt".

Mark Levitt,  
Senior Director of Creative Services

Cc: Mandie Nelson, UMB Financial Corporation