



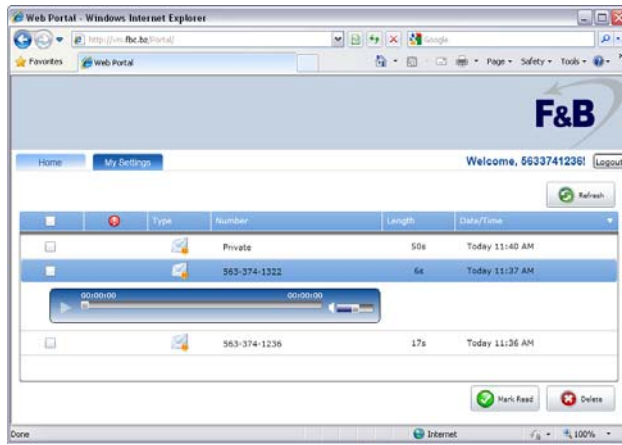
Oct. 6, 2009

Dear F&B VoiceMail User:

We're excited to announce enhancements to the VoiceMail service in which you subscribe to from F&B Communications. Please take a moment to read this letter so you become familiar with the new features of your VoiceMail account. There is no additional cost to utilize these enhancements.

CALL SCREENING

If you choose to allow a call to go to VoiceMail, you now have the ability to listen in while the caller is leaving their message. Immediately after your phone stops ringing from the original call, you will receive a second call (the caller ID will display our VoiceMail access number of 563-374-9100) that will allow you to pick up and listen in as the message is being recorded. **If you want to interrupt the message and talk directly to the caller, you can do so by pressing "1".** This feature is now active on your account.

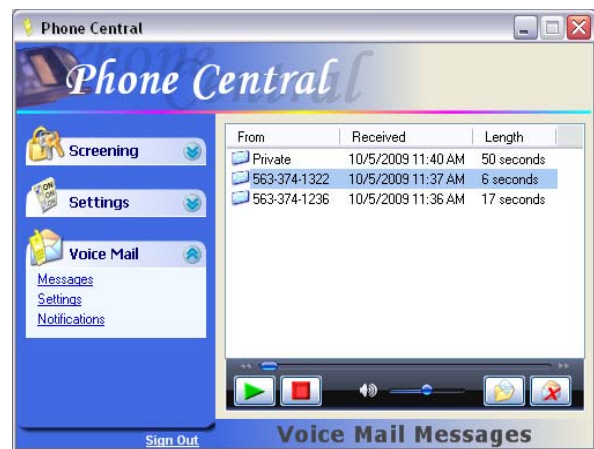


WEB PORTAL

The Web Portal is a convenient way to listen to your messages or administer your account settings from any Internet-connected computer. To request access to the Web Portal, please contact our office to setup an account or fill out the online request form at www.fbc.bz/vm. Once you have been given your Web Portal username and password, you can login by clicking the "Web Portal" button at www.fbc.bz.

PHONE CENTRAL

Retrieving your VoiceMail messages has never been easier than with F&B Phone Central. This stand-alone application runs on your PC and is always monitoring your VoiceMail account. Anytime a new message is received, an alert appears. You can listen to your messages and also administer your account settings through this application. To begin using Phone Central, contact the office to have a download link e-mailed to you or fill out the online request form.





VOICEMAIL-TO-E-MAIL (eForward)

With this option you can receive an e-mail anytime someone leaves you a VoiceMail message. The custom e-mail message can be sent to any address of your choice and will contain an audio clip attachment that you can listen to in your media player. You can also delete the message from the VoiceMail system using a link in this e-mail. VoiceMail-to-E-mail is a service that has been available for a number of years. If you are currently not using this service and would like to, please contact our office to register your e-mail address.

We hope you share our excitement as we bring these new enhancements to you. **While there is no additional cost to take advantage of the new features, you do need to contact our office or fill out the online request form so we can activate the features you prefer on your account.** You can reach us during regular business hours at 563-374-1236 or by e-mail at info@fbc.bz. The online request form is available at www.fbc.bz/vm. We appreciate your business and hope you enjoy the value-added features of your VoiceMail service.

Regards,

Aaron Horman
Marketing Manager