



To Whom It May Concern,

This letter will convey the high regard in which I hold Steven Marhee. During my time at Royal Caribbean Cruise Lines, a project was initiated to change the manner in which employees at sea were paid their wages. This would change a practice for several decades. I was assigned as Project Manager and reported directly to the President and Treasurer of the company. Steve was brought in after its commencement as the project stalled due to the lack of some core banking and security methods and controls.

Steve was able to coordinate with our many department heads, major U.S. banks, armored car services, technology partners and the FDIC. The product was a first-of-its-kind payroll process that was fully compliant with U.S. laws. The program helped our employees secure and save their wages and reduce costs to transfer their funds to their families.

While many were involved in this project, the monetary process conceived, planned and implemented in the funds documentation and transfer was a core contribution. In the years since, Steve has shared with me the process was considered by a number of international banks as a solution to other similar issues. Employers and competitors in the marine industry soon used this process to offer alternate platforms. This process is used today throughout the industry.

For these reasons, I believe Steven Marhee would be an asset to your organization. His combination of knowledge, experience and imagination is a valuable part of any management team.

Regards,



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