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Robert J. Ranalli Vice President Consumer Markets and Services

John Q. Sample 123 Any Street Anytown, USA 12345

Dear John Q. Sample:

At this festive time of year, we'd like to express our sincere appreciation to our customers for their loyalty and support.

That's why we want to take this opportunity to thank you for indeed being a valued customer.

We truly appreciate your business. And in the months and years to come, we intend to keep working hard so that your confidence and loyalty will always be justified.

As this year comes to a close, our fondest wish for you is that 1999 is a year filled with happiness, good health, and prosperity.

Sincerely,

Robert J. Ranalli

Vice President

Consumer Markets and Services