

CYBERBANK

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February 28, 2001

Federal Communications Commission
Equipment Approval Services
7435 Oakland Mills Road
Columbia, MD 21046

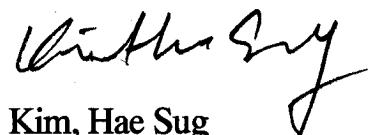
SUBJECT: Cyberbank Corporation
FCC ID: PGVCB-0801
FCC E911 Requirements Per S22.921

Gentlemen:

Cyberbank Corp. hereby certifies that the cellular telephone (FCC ID: PGVCB-0801), using the Automatic A/B Roaming - Intelligent Retry method, to meets the E911 requirements specified in Section 22.921 of the FCC Rules. This procedure recognizes when a "9-1-1" call is made and, at such time, will override any programming in the mobile unit that determines the handling of a non-911 call and permit the call to be handled by other analog carriers.

Should you have any questions or comments concerning the above, please contact the undersigned.

Sincerely yours,



Kim, Hae Sug
Principal Research Engineer of
Mobile Communication Division
Cyberbank Corporation