

Association of Certified Fraud Examiners

Heartland Chapter Inc. • P.O. Box 460726 • Papillion, Nebraska 68046

Under and by virtue of the provisions of the bylaws of the Association of Certified Fraud Examiners this certificate of participation is hereby granted to

Mike Nikolas

For attendance at the

2004 Annual Fraud Training Seminar

May 17 & 18, 2004

Council Bluffs, Iowa

Accounting and Auditing

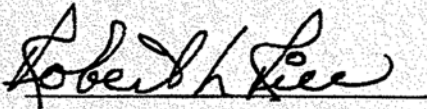
Field of Study

This attendance is hereby recommended for 16 hour(s) of Continuing Professional Education.

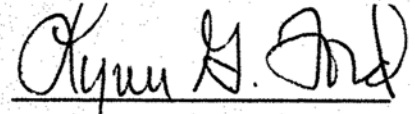
Given Under our hands and the Seal of the Association this

May 18, 2004

Conformance with the standards of the National Registry of CPE Sponsors, CPE Credits have been granted based on a 50-minute



President of the Heartland Chapter



Chapter Training Director

NASB SPONSOR # 103118