

Exhibit 10

Post-it® Fax Note	7671	Date	10/14/02	# of pages	1
To	JIM WEEKS	From	Dave McGuire		
Co./Dept.	McGinn	Co.	McGinn, Smith		
Phone #		Phone #			
Fax #		Fax #			

For Journal on System

done
10/14/02

Date: 10/14/02

McGinn, Smith & Co., Inc.
99 Pine Street
Albany, NY 12207

To Whom It May Concern:

Please accept this letter as authorization to journal ^{105,000 Shares} ~~Charter One~~ from my account
 1-700 to the account of ~~KC Acquisition Corp.~~ ^{Financial Corp.}
 account number ~~4-1-3~~

Sincerely,

Lynn A. Smith
 Lynn A. Smith

McGINN, SMITH & CO. INC.
 PAYMENT APPROVED

Timothy M. McGinn
 TIMOTHY M. MCGINN