

May 29, 2008

Customer Service and Beyond Attn: Dawn Mushill P. O. Box 314 Troy, IL 62294

Dear Dawn:

Last fall when our Board of Directors and senior management decided to seek professional assistance towards elevating the level of customer service being provided by us to our customers, you were highly recommended by one of our loan officers who had become acquainted with you through business networking. After several planning meetings with you and staff training sessions conducted by you personally, I am pleased to say that our officer's recommendation of you has turned into a very effective customer service improvement program.

All of us here at the bank particularly appreciate your positive attitude, evaluation skills, friendly but firm guidance, extensive experience with numerous types and sizes of clients and businesses, timely follow up, and especially your effective and entertaining training presentations.

Knowing that customer service improvement, at all of its levels, is an ongoing requirement for ensuring business success, we would highly recommend your company to anyone who desires to enhance their customer service.

Harry Hutchison

President

Sincerely.