



C. KEN CUMMINS  
PRESIDENT AND C.E.O.

June 25, 2008

To Whom It May Concern:

Re: Ron Sturgeon

Where do I begin!!! It has been about 8 years ago that I was first introduced to Ron Sturgeon. I have been in the banking business for more than 38 years and I can honestly say that I have "never" met anyone quite like Ron!!!

Ron is an "off the wall" character and a "self-made" businessman who works all of the time. He is an out of the box "thinker" and is the true definition of an "Entrepreneur".

Over the years that I have done business with Ron I have found him to epitomize the values of honesty, integrity, and work ethic. Ron is an expert at communicating and networking with his friends, customers, and "bankers".

Ron is indeed "one in a million" and I have enjoyed a great business relationship with him.

Sincerely,

A handwritten signature in black ink, appearing to read "C. Ken Cummins".

C. Ken Cummins  
President/CEO