



TO: Ron Sturgeon
FROM: David C. Kenny, Chairman & C.E.O.
SUBJECT: Letter of Reference
DATE: July 11, 2008

Ron Sturgeon has been a customer of Riverbend Bank since we opened in 1986. In fact he had done business with one of our officers at Bank One Riverside, formerly Riverside State Bank prior to the 1986 date.

During this time we have extended credit numerous times, all of which were handled in an orderly and business like fashion. Further, he has maintained deposit relationships during this time frame which again were handled in an orderly fashion.

Our experience with Mr. Sturgeon has been positive and he is considered a valued customer. He has displayed honesty and integrity in our dealings and we look forward to an ongoing valued relationship.

Should you have any questions or might I be of any service, please do not hesitate to contact this office.