



We have our roots where others have their branches.

Joel T. Reynolds, PRESIDENT

May 15, 2013

To Whom It May Concern:

I am writing this letter in reference to Gene R. Lock, Kent Culverhouse and Sharon Morris and their expertise in the field of construction. In January, we completed the construction of a new \$3MM financial institution. We dealt with these individuals on many different levels during this process. This project was a big decision for our 118 year old institution. With their guidance and knowledge in the overall field of construction and construction management, our project was completed in a timely, efficient and cost-effective manner. They were valuable liaisons between the bank and contractors. Their combined knowledge of the entire construction process from sales to projections to architectural and interior design to the final phases of construction is above reproach.

Gene Lock was invaluable to the "over-seeing" of our project. From the beginning, he demonstrated the characteristics of a true and honest businessman. He kept the lines of communication open at all times and provided responses to any questions in an extremely timely manner. He truly believes in "being transparent" throughout the construction process and this is a priceless quality especially in today's environment. His experience with and knowledge of bank equipment made the decision process simple when choosing our security and other bank equipment. He was the cornerstone of our project from the beginning to the final completion.

Sharon Morris was my first contact whenever the building of a new financial institution was still just a "dream" of our late owner & CEO, Mr. Bill Stover. From a sales standpoint, she began to foster a business relationship not knowing for sure if a construction project for our institution would ever come to fruition or not. For over six years, she maintained this relationship. When the time was right for us to begin making this dream a reality, she was there every step of the way. Honestly, I can't imagine this project ever getting underway without her assistance in so many areas. Sharon is to be commended for her patience and commitment to her clients.

Kent Culverhouse was truly the "man with the vision." His ability to look at a raw piece of land then listen to our needs and desires for our institution then apply his architectural abilities to layout and

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design just the perfect building for our 118 year old business and the community which it resides was impeccable. He applied his creativity, talent and expertise in the field of architectural design to create a comprehensive solution for our institution from the smallest interior details to the larger, more diverse exterior issues.

We appreciate the time, effort, dedication and commitment that these individuals gave to our project. They were truly an asset to me and my staff during this "history making" time in the life of our bank and community.

Sincerely,

A handwritten signature in blue ink, appearing to read "Joel T. Reynolds". The signature is fluid and cursive, with a long horizontal stroke extending to the right.

Joel T. Reynolds
President