



Tony De George
Greene, Canfield, DeGeorge, Ltd.
2074 Weaver Park Drive
Clearwater, FL 33765

Dear Mr. De George:

This letter is being written as an acknowledgment and reflection of our business relationship since the year 1991.

For over eighteen years Tony, you and your entire staff at Greene, Canfield, De George, have been nothing less than professional in every way. Professionalism is something not often heard in these times but you and your firm exemplify the very definition in everything that you do. I can never think of a moment when you or anyone else there at the firm were not ready willing and able to handle any questions or concerns that I or anyone else at my institution may have had on any transaction we have been involved in.

In fact, I can not count the number of times that your firm went above and beyond the call in order to move the transaction along in a smooth way using the highest level of morals and ethics as would be expected from associates of your caliber.

It has been my pleasure to work with you and everyone at Greene, Canfield, and De George over these years and I hope that we can continue with our relationship in the same manor for another twenty years to follow. If I can be of any further service to you as a reference or acknowledgement please do you hesitate to provide all of my contact information to whom it may concern in your existing or future endeavors.

Sincerely,

A handwritten signature in blue ink that reads "Mark E. Schulte".

Mark E. Schulte
Senior Vice President

Simply. A Better Bank.

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