



October 14, 2009

To Whom It May Concern:

This letter is to inform you that White Sands Construction has had a banking relationship with First Savings Bank since 2001. They have always maintained their accounts in a professional and valued manner. Mr. Dennis Crimmins and the other staff at White Sands Construction are a pleasure to work with and we greatly appreciate their business.

Thank you,

A handwritten signature in cursive script that reads "Richard Hall".

Richard Hall
First Savings Bank