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Randy Ezell
Technology Management Resources, Inc.
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Dear Randy,

This letter comes with sincere gratitude and appreciation for your assistance in the recent lockbox presentation at NexTier Bank. With your technical knowledge and expertise, the presentation included a necessary element. Without you, the presentation would have been lacking. It's so reassuring, yet rare to experience the support and guidance you have provided to NexTier Bank and myself throughout the entire process.

In addition to your assistance with the presentation, I also want to express my appreciation for your continued support of the technical needs of all our lockbox clients, both existing and prospects. Your ongoing guidance is priceless.

Best Always,

A handwritten signature in cursive script, appearing to read "Carol".

Carol J. Achezinski
Vice President
Preferred Corporate Services
NexTier Bank