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December 1, 2011

Mr. Greg Schratwieser
President, CEO
ICI Consulting
6933 Hector Road
McLean, VA 22101

Dear Greg,

On behalf of Evans Bank and its management team, thank you for helping us with our Core System evaluation and selecting our Core Processing solution. After nine months of examination, I am confident that we made the right Core Processing decision and could never have accomplished this task without the help of ICI.

As you know, we are a community bank, making this a vital and strategic decision of the highest importance to us. The reports and analysis (Business Case, RFP, RFP Comparison Report, Vendor Pros and Cons, Reference Calls, Criteria Comparison, Total Cost of Ownership Modeling and Board Summary Report) that you generated were especially helpful in guiding us towards our decision.

This thorough evaluation and successful result was only possible with your assistance. Please feel free to use Evans Bank and / or myself as a reference at any time.

Sincerely,

A handwritten signature in blue ink, appearing to read 'Howard Martin', with a long horizontal flourish extending to the right.

Howard Martin
Senior Vice President, Chief Information Officer
Evans Bank, NA