

HEARTLAND
COMMUNITY
BANKERS
ASSOCIATION

James R. Turner, President

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June 20, 2008

Dr. Jerry Teplitz
Jerry Teplitz Enterprises, Inc.
1304 Woodhurst Drive
Virginia Beach, Virginia 23454

Dear Jerry:

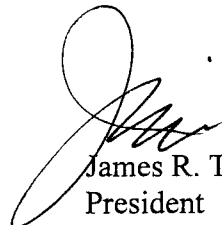
We really enjoyed your presence and presentation at the 2008 Annual Meeting of the Heartland Community Bankers Association this past week.

The very positive survey responses and member comments reflect how well you were received. Please let me know if we can serve as a future reference.

Again, thanks. You did well.

Best regards.

Sincerely,



James R. Turner,
President

JRT/da