



September 16, 2010

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

Dear Greg:

On behalf of the Citizens Bank of West Virginia decision team, I wish to thank you and ICI for the valuable assistance on our recent Core Processing and Online Account Opening evaluation.

By having ICI involved, we saved nearly \$1,100,000 on our Core Outsourcing contract over the next 5 years. While the savings is significant, most importantly, I am confident we have selected the right solution for our long term operational needs.

The Request For Proposal (RFP) which you drafted assisted us in comparing the vendor capabilities and pricing. The RFP also positioned us for a comprehensive support contract. ICI's knowledge and insight of the Core Processing vendors enabled us to make the decision in a timely manner and saved us countless hours of investigation.

The Business Case TCO (Total Cost of Ownership) Report, which compared the cost of in-house versus a managed service core approach, made us much more comfortable with our outsourcing decision.

In short, we would be happy to recommend ICI Consulting to any financial institution examining Core Processing alternatives.

Sincerely,

A handwritten signature in black ink that reads "Brad Hammond".

Brad Hammond
Vice President and Chief Information Officer