



Commerce Bank & Trust Company

1/21/2010

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

Dear Greg:

Thank you very much for the service that you and your consultants provided us during the Core Processing vendor evaluation.

In this difficult economic time, we were a bit skeptical about spending funds on an outside consulting firm. Ultimately, your staff helped Commerce Bank **save over \$1,500,000**, plus we added a number of new applications. ICI provided us with true insight into the vendor nuances and expedited the examination process. Part of our decision to use ICI Consulting was based upon your reputation for objectivity. Because ICI does not have financial relationships with any Core Processing software or outsourcing vendors, it made our consulting decision much easier.

The successful evaluation result was achieved by making the investigation a competitive process. By using closed ended questions with fill in the blank answers, the side by side RFP Comparison Chart made the vendor capabilities and benefits much easier to contrast.

The Total Cost of Ownership (TCO) model that your consultants customized for Commerce Bank truly illuminated the 5 year cost differences amongst the Core vendors. It would have taken a great deal of time to develop such a comprehensive document on our own.

We highly recommend ICI's consulting services. We are grateful and pleased to write this reference letter.

Sincerely,

James Belliveau
Executive Vice President