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

Dear Greg:

On behalf of the First Savings Bank decision team, I wish to thank ICI for your assistance on our recent Core Processing evaluation.

Our engagement of ICI and your involvement in our core selection process and contract negotiations resulted in a \$1.5 million reduction in the cost of our Core Outsourcing contract over the next seven years. Most importantly, I am confident that we have effectively performed our due diligence and selected the correct solution for our long-term, strategic needs.

The Request For Proposal (RFP) and Business Case Total Cost of Ownership Report (TCO) that was drafted on our behalf assisted us in thoroughly and accurately assessing and comparing the vendor capabilities and pricing. ICI's expertise with respect to the comparison of the Core Processing vendors, complimented by your experience and knowledge of the potential vendors, enabled us to timely make the appropriate decision and saved us untold hours of investigation. In addition, the insight obtained from the RFP and TCO positioned us to negotiate and obtain a cost effective, comprehensive support contract.

During the Back Office Assessment and Strategic Recommendations Report process, your consultants reviewed our existing core and ancillary system contracts, comprehensively examined our operations, identified our strengths and challenges and then leveraged this knowledge to assist us in implementing efficient and cost-reducing solutions.

In short, we would be happy to recommend ICI Consulting to any financial institution examining and negotiating Core Processing alternatives. We greatly appreciate the level of expertise, service and professionalism that you extended to our organization. Now, we look forward to working with your staff during the core conversion process.

Sincerely,

Tony Schoen
Chief Financial Officer

