



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 to HarVest Bank of Maryland during our Core Processing vendor evaluation. We wanted to commend you and Doug for a very professional job and one that yielded us significant savings.

In these difficult economic times, we were a bit skeptical about spending any funds on an outside consulting firm; however, with you and your staff, made it worthwhile. Your staff supported us throughout the process of reviewing a number of quality core processor services which resulted in saving many times the actual fees for your service. The process provided us with true insight into the vendor nuances and expedited the examination process.

The successful evaluation result was achieved by making the investigation a competitive process and we appreciated your comparison charts and Total Cost of Ownership model that provided a clear description of each company's services and costs. Most community banks do not have the expertise to create documents or perform comparisons in this detail on their own.

We highly recommend ICI's consulting services.

Sincerely,

A handwritten signature in black ink that reads "Ron Wills". The signature is written in a cursive, flowing style.

Ronald K. Wills
Senior Vice President
HarVest Bank of Maryland
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