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September 3, 2009

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 and particularly with Core Conversion process. With ICI's assistance, we were able to save valuable executive and staff time, allowing us to concentrate on managing our day to day operation.

While converting to a new Core Processing platform, there was a long list of things to do within the back office operation and throughout all departments of NCB. The successful conversion result was achieved by constructing a thorough Project Plan that identified critical milestones and kept the core vendor and our staff on schedule.

ICI served as an experienced and dedicated conversion resource. Your consultants assisted NCB in determining which core software options to utilize. ICI kept our management team informed through frequent conference calls and onsite visits.

Ultimately, we were very happy with the assistance that ICI provided during the Core Processing Conversion.

We would highly recommend ICI's consulting services. I would welcome the opportunity to offer a reference to all potential clients seeking to use ICI as a consultant.

Sincerely,

NCB, FSB

A handwritten signature in blue ink that reads "Kathleen M. Luzik".

Kathleen M. Luzik
Chief Operating Officer

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