



## PROVIDENT STATE BANK

October 7, 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 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.

When converting from an in-house to an outsourced Core Processing environment, there is a long list of things to do within the back office operation, which impacts all areas of the bank and system users. Our system migration successful and your experienced consultants were an indispensable asset during this process.

ICI served as a capable, knowledgeable and dedicated conversion resource. Your consultants assisted Provident Bank in determining which core software options to utilize and why and 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 and are pleased to write this reference letter.

Sincerely,

David E. Brock  
President, CEO

Member FDIC

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