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"Small Bank, Big Service"

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Member FDIC and
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April 6, 2010

K & J Painting Company
376 Kramer Court
Bogota, NJ 07603

Dear John & Ken,

Thank you for doing such a wonderful and efficient job cleaning, powerwashing & painting our office building. It looks brand new!

The work was done professionally, neatly and in a timely manner. We feel that you really went the extra mile and are very pleased with the level of service that we received. We would be happy to use your services again in the future.

Very truly yours,

A handwritten signature in cursive script that reads "Cecelia McMullen James".

Cecelia McMullen James
Executive Vice President

CMJ/tt

Member

FDIC

MAXIMUM INSURANCE \$250,000 FOR EACH DEPOSITOR