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To Whom It May Concern:

I am delighted to recommend Lodestone as a company that truly partnered with our bank to understand our customers, market and systems while producing bottom line financial results. The original proposal that guaranteed \$1 million revenue actually produced more than twice that amount in recommendations.

The team of Scott Bass and Shahin Clark worked closely with our employees to research, identify and test income generation ideas. Scott's extensive knowledge on the deposit systems and Shahin's commercial experience provided a balanced approach to making recommendations. Every recommendation was detailed, analyzed and contained options for pricing and implementation. Throughout the process, the customer impact was factored into their recommendations as well as the competitive environment.

Although they were on site for several months, Scott and Shahin worked independently, reaching out to key employees for additional information as needed. They were always available at our convenience, and required little time from Senior Management. All meetings were productive, informational and organized. Data was always presented in legible format with the recommendations documented for system changes, customer impact, compliance notifications and procedural change requirements.

Together they provided valuable insights and financially beneficial recommendations. In fact, we have engaged their expertise for a second project which has generated over \$1million in additional recommendations to date.

Overall my experience with Lodestone has been excellent and I strongly recommend their services. It was a pleasure to deal with them daily and they have lived their brand by "driving the bottom line". If you would like additional information, please feel free to contact me.

Sincerely,

A handwritten signature in black ink, appearing to read "B. Shea".

Barbara Shea

Director of Sales and Service Support