

American Chartered Bank

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March 29, 2011

Mrs. Shahin Clark
President
Lodestone Banking
6901 Henderson Rd.
Jamesville, NY 13078

Dear Shahin:

A little over 5 years ago, American Chartered Bank hired Lodestone to partner with our bank to identify and implement income enhancing and cost reduction opportunities. It's truly impressive to look back and evaluate the incremental benefits Lodestone recommendations made for our bank. Since the implementation of your recommendations, the bank has realized incremental revenue of \$2.5 million dollars annually. The great news for our bank is that the annuity stream is alive and well. Over the past 5 years, well over \$12 million dollars of incremental revenue can be attributed to your recommendations.

With these impressive numbers in mind, we're fully aware that our accomplishments are not simply attributable to "genius" leadership or hard-working employees. We grew and prospered only because we found some great friends like you who gave us loyal support along the way. Your insight and recommendations were well thought out and took into account any impact on the bank as a whole. Your ability to analyze and evaluate specific changes in a certain area and also take into account the overall effect on the bank and its customers is a unique ability that we truly appreciate.

We also appreciate the level of professionalism that you maintained throughout your engagement with us. While you evaluated numerous different areas of the bank and took the time to truly understand how our bank operates, the process was non-invasive and the feedback from our employees was positive. The level of service you provided far exceeded any other consulting firm we have ever had at the bank. On a personal note, it was my pleasure to work with you on a periodic basis. It is rare to meet people that are not only excellent at their jobs, but also a pleasure to work with.

So this is a thank-you note—for providing an excellent service to our institution, for putting up with occasional delays or issues along the way, and just for helping to truly make a positive difference at American Chartered Bank. The future looks bright, and we want to acknowledge your contribution to this positive outlook.

Sincerely,



Mark Lau

2nd VP Finance