



Roi Nelson  
President / CEO

November 18, 2010

Mr. Glen Patterson, President  
Verge Network Solutions  
12308 Hidden Forest Blvd.  
Oklahoma City, OK 73142

Dear Glen:

We could not be happier with our new telecommunication system you recently installed at our main bank, Parkway and 2nd Street facilities and also our branch in Hartshorne. The capabilities of the system seem endless yet it is very user friendly.

At the beginning of the project your preliminary review of our telephone bill and the cost savings associated with your recommended changes was amazing. Your assessment of our current and future need's was very thorough and on target.

The entire Verge staff was very personable, knowledgeable, helpful and patient with us from the beginning to the end of this conversion. The training you provided to our staff prior to the install was very effective and the follow-up since the conversion has been very helpful and timely.

I really appreciate the job you and your staff have done for our bank.

Sincerely,

A handwritten signature in black ink that reads "Roi Nelson". The signature is written in a cursive, flowing style.

Roi Nelson  
President/CEO