



January 13, 2014

I have had the opportunity to work with Mr. Glen Farr, MOGO Capital Consulting, LLC, with respect to our TRUPs re-negotiation and developing a strategy for addressing the Bank's long term capital needs.

Mr. Farr has developed a clear understanding of the intricacies involved with evaluating a possible TRUPs restructure and importantly, has the key professional contacts necessary to appropriately engage our partners in meaningful discussion. Glen has proven to be very focused relative to moving the process forward and communication with Glen and his team has superb.

I fully anticipate a positive outcome relative to this initiative.

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