



April 27, 2006

Buster Beckenhauer, President  
Beckenhauer Construction, Inc.  
1901 Riverside Blvd.  
Norfolk, NE 68701

Dear Buster,

I would like to extend my appreciation to you and your employees on the satisfactory completion of our new branch bank building in Ord. The professional guidance you gave us from the planning stages of the project through to completion went beyond our expectations.

I would especially like to commend Brian Hergott, Project Manager, on the professional manner in which he dealt with the sub-contractors. He kept the project moving in a timely fashion and saw to it that it was completed as promised. We also appreciated his attention to detail as well as how he communicated with our management team so there were no surprises.

The best indication I can give of our satisfaction with the Ord branch was the fact that we hired you to build our new branch in O'Neill.

Thanks again.

Sincerely,

A handwritten signature in cursive script that reads "Chris B. Alt".

Chris B. Alt  
Vice-President

**Norfolk**

100 North 13th Street  
P.O. Box 868  
Norfolk, NE 68702-0868  
402-371-8005  
888-371-8005

**Columbus**

1371 26th Avenue  
P.O. Box 908  
Columbus, NE 68602-0908  
402-563-3550  
800-562-8187

**Wayne**

220 West 7th Street  
P.O. Box 277  
Wayne, NE 68787  
402-375-1114

**Ord**

Loan Production Office  
145 North 15th Street  
P.O. Box 343  
Ord, NE 68862  
308-728-5886  
800-791-2199

**Lincoln**

Loan Production Office  
6800 South 32nd  
Lincoln, NE 68516  
402-434-3680  
888-610-7433

