

June 30, 2009

Beckenhauer Construction, Inc. 1901 Riverside Blvd. P O Box 866 Norfolk, NE 68702-0866

RE: Letter of Recommendation

Two Rivers Bank was fortunate to sign a \$4.0 MM contract with Beckenhauer Construction in January 2007. The contract was for our new Main Bank facility at 555 S 19th Street, Blair, NE.

The project was completed in early November 2008, and the Bank's Stockholders, Directors, Officers, and Employees are very proud to promote our beautiful new facility. There were definitely a few "bumps" along the road, however, the professionalism and commitment to work with the bank staff by Beckenhauer's staff was first rate. Communication was a high priority for all involved.

We would recommend Beckenhauer Construction to anyone looking to build a new bank building. They have experience with banks, which helps tremendously meet some of the special needs we have.

Sincerely,

Carol Wasenius, EVP Two Rivers Bank

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Lloyd Scheve, EVP Two Rivers Bank

