



Member FDIC

April 14, 2008

Mr. Paul Selberg
Selberg Associates, Inc.
3003 Highway 95
Suite 51
Bullhead City, AZ 86442-7896

Dear Paul:

I want to express my sincere thanks for all of your professional assistance in making our newest bank branch a reality and a hit. The finished product is nothing short of fabulous, and the overall process was simple and easy.

You developed an exceptional design but, more importantly, you followed the progress through from design to post-completion. The finished product has been applauded by our team, our customers, and the Kingman community. We are so pleased with the look that it graces the cover of our 2007 Annual Report. I have enclosed a copy for you. Your firm's involvement also assisted in an overall enjoyable process of something we do not do on a regular basis. In addition to the aesthetics of the project, it was completed with exceptional quality, on time and within budget.

I thank you on behalf of our entire team, and I would definitely recommend you and your firm for future projects. I appreciate your friendship and partnership.

Sincerely,

A handwritten signature in blue ink that reads 'R. E. Tapscott'.

Ralph E. Tapscott
President and CEO