

Pinnacle Training Group  
P.O. Box 65355  
Lubbock, TX 79464

To whom it may concern,

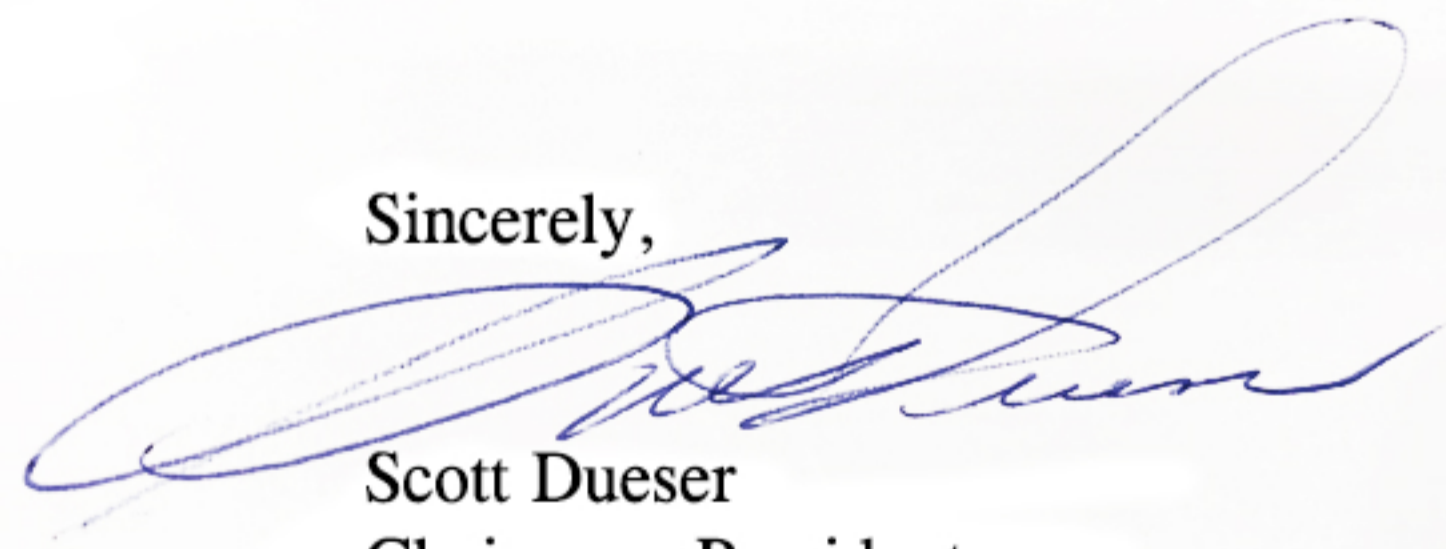
Tim Tivis of Pinnacle Training Group has worked with our bank for more than a year to train primarily our leaders and treasury management staff. This training consisted of teaching them how to properly make calls to our customers and prospects, how to get an appointment, the process of gaining trust and how to negotiate the deal and close it.

I have personally sat through both of his training classes, and they have been extremely valuable in learning the proper methods of making successful sales calls and being able to close the deal. Tim is a great motivator, teacher, coach, trainer, and leader. His role-playing sessions give individuals first-hand experience of feeling comfortable and learning the process.

The results of his training have been very good, in the fact that our loan production and new account growth have increased. Even our lower-level producers are coming up the ladder to be more confident in doing their job.

I would highly recommend Tim to you.

Sincerely,



Scott Dueser  
Chairman, President  
and Chief Executive Officer