



THE FIRST NATIONAL BANK

EST. 1909 OF DIETERICH

DIETERICH
101 S. MAIN ST.
P.O. BOX 186
DIETERICH, IL 62424
217.925.5225

July 3, 2008

AKRA Builders, Inc.
c/o Paul Grunloh
PO Box 1225
Effingham, IL 62401

NEWTON
1108 S. VAN BUREN ST.
P.O. BOX 335
NEWTON, IL 62448
618.783.8300

Dear AKRA Builders, Inc.:

It is our pleasure to provide a reference letter attesting to our experience with your organization.

Recently AKRA Builders, Inc. constructed a new bank facility for our organization in Effingham, Illinois. You proved to be easy to work with and responsive to our needs from project inception to completion. We have received many compliments on our new facility and the quality of construction is apparent.

NATIONAL TRAIL
1510 E. FAYETTE AVE.
P.O. BOX 6010
EFFINGHAM, IL 62401
217.857.1313
217.342.5545

I would not hesitate to recommend your organization to others.

Sincerely,

Steve Will (swill@primebanc.com)
Vice President
The First National Bank of Dieterich

LAKE SARA
16719 N. 1000TH ST.
EFFINGHAM, IL 62401
217.868.5995

EFFINGHAM
10 W. FAYETTE AVE.
P.O. BOX 1248
EFFINGHAM, IL 62401
217.540.1000