



FIRST BANK RICHMOND^{NA}

P.O. Box 937
Richmond, IN 47375-0937
(765) 962-2581

January 12, 2003

To Whom It May Concern:

First Bank Richmond,na contracted with Discovery Consulting, Inc. to review our phone lines, wireless (cell phone) services and billings for any errors or savings.

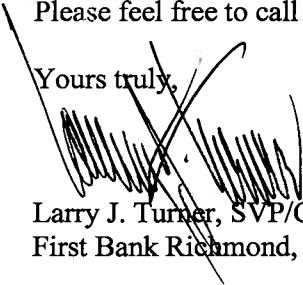
They were able to find a substantial amount of errors and savings that resulted in either immediate credits and/or future savings.

I worked primarily with Darron Richardson and Fred Miller. Both gentlemen were very professional in the handling of our account.

First Bank Richmond,na would and will use them again in the future when the time comes again for a thorough review of our communication lines.

Please feel free to call me for any questions you might have.

Yours truly,



Larry J. Turner, SVP/CIO
First Bank Richmond, na