



January 5, 2016

To Whom It May Concern:

This letter is to inform you that Muhammad Farid and Bibi Israr Khan are valuable customers at our Financial Institution. They have handled accounts as agreed and are in good standing with Pinnacle Bank.

If you have any further questions, please do not hesitate to give me a call at (307) 682-0089.

Sincerely,

Dan Johnson

President of Pinnacle Bank-Gillette
NMLS #424250



MEMBER FDIC