

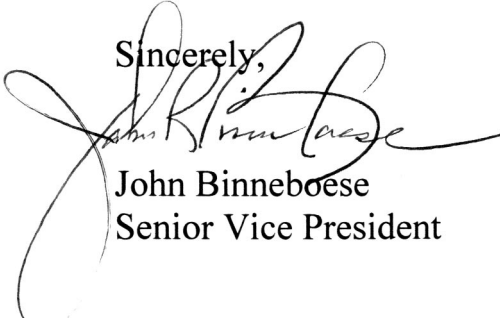
To Whom It May Concern:

I am happy to give the highest recommendation to Valerie Rawls and Hill Rawls Marketing Consultants LLC, who have been working for Itasca Bank & Trust Co. under my direct supervision since September 15, 2005.

Valerie and her team have been very supportive of our objectives and have been extremely competent in meeting the goals of our project. They are focused on achieving our sales ambitions while improving our cross-departmental marketing effectiveness, all with respect and understanding of the Itasca Bank & Trust Co. heritage and culture.

We would not hesitate to hire Valerie and her organization again. Please feel free to contact me for further comments.

Sincerely,



John Binneboese
Senior Vice President