



NOVATO COMMUNITY BANK

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www.ncbanking.com • Member FDIC

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To Whom It May Concern:

Novato Community Bank has had the opportunity to work with Jay Miller and his associates over the past two years. We have found the association to be both professional and productive and have enjoyed working with Jay and his team.

We initially began working with Jay to develop a tailored list of prospects to enhance our business development efforts. After giving Jay highlights of our planned program, Jay and his associates then began making appointments for me and other senior officers. Since we are a small financial institution, this has been a valuable and efficient process for us. The prospects have been very well selected and there is little wasted time by management. We would also like to give credit to Jay and his team for setting appointments in a professional manner and creating eagerness on the part of the prospects scheduled to meet with us.

Thanks to Jay, our program has paid for itself with the deposits and loans generated to date and we have many new "friends" that we hope will become customers in the near future.

Sincerely,

**Kimberly Petrini
President/CEO**