900 Nineteenth St. NW, Sre. 100 Weshington, D.G. 20006 Ты. (202) 857-3100 - 748 (202) 857-1131 - 7. ман. deasey@acbankers.org http://www.AmericasCommunityBankers.com



Diane M. Casey Builden & Cook Forces: Office

May 13, 2002

Jerry Teplitz, Ph.D. President Jerry Teplitz Enterprises, Inc. 228 N. Donnawood Drive, Suite 204, Virginia Beach, VA 23452

Dear Dr. Teplitz:

On behalf of America's Community Bankers] I would like to thank you for participating as a speaker at ACB's Spring Management Conference & Marketplace in Marco Island.

Your multiple presentations contributed greatly to the success of the conference.

We appreciate the many hours you dedicated to preparing for the conference. Your efforts have helped us deliver a high quality program and provided useful information to our attendees. Based upon the comments and feedback we have received from the delegates, the conference was a success! That, in part, is certainly due to your participation.

It was a pleasure working with you.

Kind regards,

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Michael Riley Managing Director, Professional Development Janny,

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