



BNC
National Bank
The *Art* of Financial Success

A Subsidiary of BNCORP, Inc.

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November 9, 2006

Jerry Teplitz, Ph.D.
Jerry Teplitz Enterprises, Inc
1304 Woodhurst Drive
Virginia Beach, VA 23454

Dear Jerry,

I would like to thank you for coming to BNC National Bank with your "Switched on Selling" and "Switched on Living" programs.

We have gotten positive feedback from our employees and customers. Most individuals found your programs "excellent" and left the programs feeling "energized" and "refreshed"!

Some of our senior customers were also very impressed and found your programs to be "mentally stimulating" and "mind blowing"!

BNC National Bank will definitely keep you in mind for future seminars for both employees and customers.

Thank you again.

Sincerely,

Janel Garrick
Personal Banker
BNC National Bank

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