



Panhandle
STATE BANK

October 28, 2005

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

Dear Jerry:

On behalf of our 2005 Strategic Planning Team, I would like to thank you for your inspiring and informative presentation on *Working Together: Effective Ways to Build Successful Teams* at the Davenport Hotel on October 12, 2005.

We are fortunate to have had someone of your professional expertise and credentials speak to us on behavior profiles and subsequent team dynamics. Increasing productivity and promoting team-building were at the forefront of our 2005 strategic planning session. By helping us to learn more about ourselves, Jerry, you have helped to open our minds to new ways of working in teams and through this knowledge we, as individuals, can promote maximum enhancements for the organization.

The results of the Narrative DISC Classic 2.0 Behavior Profile Assessment will be used as the stepping off point in the formation of our 2006 Profit Growth and Banking (PGB) Committees. Our PGB initiatives comprise the foundation of our organization. They underlie our daily interactions with our customers and they drive the organization strategically. We have found your assessment results to be quite accurate and useful in these endeavors.

It has been a pleasure working with you, and I look forward to working with you in future educational activities.

Sincerely,

Curt Hecker
CEO, Panhandle State Bank