

PremierBank
&TRUST



Robert J. Scott
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September 14, 1995

Dr. Jerry V. Teplitz
Jerry Teplitz Enterprises, Inc.
219 Fifty Third Street
Virginia Beach, VA 23451

Dear Jerry:

Thank you for your informative and inspirational presentations. The management team and our staff have made many positive statements with respect to the presentations. There were index fingers and thumbs together all over the Bank on Wednesday.

Again, thank you. I look forward to hearing your presentation on golf. Many of my associates are also interested in the golf seminar. I will be in touch.

Sincerely,

Robert J. Scott

RJS:skk

CC: John S. Kreighbaum