

River Valley State Bank

February 24, 2006

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

Dear Jerry:

On behalf of River Valley State Bank, I want to take a moment and share with you what a positive reaction we had to your presentation to our employees on February 4, 2006 at our annual recognition event in Northern Wisconsin. Those attending included all bank employees, ranging from front-line hourly employees to our executive management. Many attended with their spouses.

The feedback was wonderful:

- 60 percent of those attending rated your program as excellent
- 96 percent of those attending said they would like to hear you speak again

Two quotes from employees summed up many of the comments well:

- "Everyone should see this proof for themselves – it could change your life!"
- "Whether it's in your personal life or business life, everyone can benefit from this!"

On a personal note, having seen your presentation at a professional conference I know how effective you are with a management level group. I was very pleased to see how easily you adapted your style to effectively relate and communicate with a more "mass" audience – where the majority of those attending were not in professional career track jobs.

You are a master at keeping people's attention, making people comfortable, and presenting new material in a believable way. Thank you for making our recognition event a success!

Sincerely,



Steve Anderson

President/Chief Executive Officer – River Valley State Bank