

Sent: Saturday, July 12, 2008 9:13 AM

To: Perry, Michael

Subject: Re: Thank You

Dear Mr. Perry, it has been a privilege and an honor to work for you. In my 20 years in this business, I have never worked for a company where the CEO was as accessible and responsive to the needs of all employees, while still being a dynamic, forward thinking leader, with common sense. Amazing combination. You are a true leader and we recognize and truly appreciate all that you have done in this short time to preserve jobs and protect the bank. These are historic times, and I am certain there will be more fallout with this tragic situation that our country is in. It is apparent to all of us the sacrifices and tough decisions that you have made to keep things going. We believe that you have done everything humanly possible-no one could have done more, and most would have done much less. Thank you for everything. I wish you and your family peace and happiness. This is just a moment-it will pass. Respectfully,