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November 30, 2006

Kim Foard, CPA  
2222 Broadwater Avenue  
Billings, Montana 59072

Dear Kim,

It's hard to believe we are nearing the end of another year. Where does time go? It seems like just yesterday you were at my desk and we were discussing your plans for expansion in Roundup. It's been a privilege having a small part in your endeavors.

I'm writing to let you know how thankful I am for the working relationship we have had over the years and especially grateful for the friendship. We have seen a lot of changes, some good and some not so good, and yet here we are, still standing. I've always appreciated your words of encouragement during those "not so good" times. I am confident our "latter" will be still better than our "former."

I also want you to know how appreciative I am for the years of superior service you have given our mutual clients. As the banker in the scenario, it has been wonderful having access to the superior financial and tax information and advice you've prepared for my clients. When it comes time for me to examine my client's plans for future growth and credit requests, what you have prepared helps to give me excellent insight as to where they have been and where they are going. It also adds comfort knowing their accountant is every bit as concerned with their financial success as I am.

Last but not least, I want to thank you for all of your hard work and financial guidance in helping Connie and I build a bridge from our previous financial state to our new circumstances. It was a very difficult year for us and there were times when we felt like throwing in the towel. I was amazed how well you were able to guide us through this transitional period while giving us peace of mind knowing you would get us to the finish line. Because of your diligence, this year has been much easier.

Often, due to our day-to-day busyness, we often forget to say "thank you" to those who have made a difference in our lives. You are one of those people. Thank you again for all you do. God Bless.

Sincerely,

A handwritten signature in black ink, appearing to read 'Greg'.

Gregory J. Mattfield  
Senior Vice President

GJM