



March 12, 2009

Maj. Reginald McKinley, Sr.  
Marketing & Area Manager  
ABC Security Services, Inc.  
1840 Embarcadero  
Oakland, CA 94606

Dear Maj. McKinley:

Since January of this year, we have had the experience of using your firm to provide security guard services for the Bank on several occasions. This was the first time we have had to do this and we were very particular about the firm that would, in effect, represent the Bank in that manner.

We have been very impressed with the management of our account and with the personnel who have been provided to us. They have all been prompt in performing their duties and professional in their work, attitude and dress. Those are all important aspects. Equally important is the way in which you and your firm have been able to accommodate our needs at times when the Bank was unable to provide you with much lead time to fulfill an assignment.

We are very satisfied with the services you and your firm have provided to us and, without a doubt, would have no reservations about recommending you to others.

Thanks, again, for the very positive nature of our business relationship.

Sincerely,

A handwritten signature in black ink, appearing to read "William X. Smith", is written over a faint, larger version of the same signature.

William X. Smith  
Senior Vice President / Chief Risk Officer