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Ms. Angela Jackson
President
ABC Bank
123 Main Street,
Canton, OH, 34032

June 12, 2009

Dear Angela,

I enjoyed meeting with you on Friday to discuss the Vice President of Banking Services position available at ABC Bank. Of special interest to me was our discussion on TARP as it relates to current regulatory reform, as well as your strategies for retail growth at ABC Bank. I was so impressed with what you described as ABC Bank's strategies for combating the loan crisis, in particular of the resourceful approaches your bank has put forth to increase its mortgage receivables while maintaining and even gaining new business. I would consider it a privilege to be hired as your VP of Banking Services and work with such an esteemed team. Conversely, ABC Bank would also gain significant banking expertise, professionalism and proven expansion experience by selecting me as the position candidate.

My 10+ years as a bank executive has afforded me with the skill set required to provide immediate value and contribution to ABC Bank. As you are also considering the strengths of other candidates, I would like to take this opportunity to recap some of the benefits and experiences that I would bring to ABC Bank:

- ✚ Expert at developing resolution strategies and negotiating with clients to minimize bank loan loss through loan restructuring and new payment options.
- ✚ 10+ years of retail/commercial banking experience with emphasis on deposit products, and commercial assets including fixed income securities and derivatives.
- ✚ Managed, coordinated and provided strategic direction throughout the branch network to ensure achievement of member service objectives while operating within the budget plan.
- ✚ Thorough understanding of bank regulations with prior extensive interaction in dealing with OCC/OTS/FRB/FDIC guidelines.
- ✚ Responsible for all bank branch activities, ensuring service and loyalty levels exceed established targets for all strategic objectives including loan growth and sales targets.

Thank you again for your time and consideration. As I stated to you during our talk, I am most eager to apply my extensive banking leadership experience and growth acumen to your bank. As such, I look forward to hearing from you soon.

Sincerely,

William Russell