

December 6, 2007

TO WHOM IT MAY CONCERN:

In my 18 years with Indian River National Bank in management, I have had many supportive computer techs assist from the IS department.

In the past few years that I have known Richard Williams, I must say that he is the most knowledgeable IS tech in the area. He always has the correct solution and supervisors are the ones asking him for input to confirm their decision. Unfortunately, IRNB is going through a merger.

I recommend Rich Williams highly for running your computer systems, but also know that with his banking backgrounds he has the dedication towards protecting confidentiality at the same time.

Sincerely,



Gerrit Frankhuisen

IRNB

Vice President / Security

(772) 569-9200