

**Big John's Market
Dry Creek Ventures, Inc
1345 Healdsburg Avenue
Healdsburg, CA 95448
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Dear Potential Client of Summit State Bank,

What does a business client want in their bank? The two things I look for are strength and service. Strength to secure your deposits and provide lending capability; and service that meets your demanding standards for getting stuff done.

Big John's Market has found both traits in our relationship with Summit State.

Walk into their Branch Offices and all of the staff is positioned for service interaction; ready, willing, smiling and able to provide a first rate banking experience.

The Loan Department has provided exemplary service with a can do spirit.

Even the Information Technology Department is customer friendly and willing to assist where needed.

I've had many commercial banking relationships going back to 1968 and never has there been a bank whose first and only priority is the customer.

I can only describe this experience as refreshing and my wife agrees.

Kim & John Lloyd