

North Bay Solar Electric
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P.O.Box 314
Dillon Beach, Ca. 94929

Summit State Bank
500 Bicentennial Way
Santa Rosa, Ca. 95405

July 22, 2010

Dear Sirs,

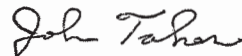
I have had the pleasure of doing business with Summit State Bank for the past three years. As a local small business owner in the construction industry it is important that our financial systems are kept on-track. This is even more critical in these tough economic times.

Without exception, the staff at the Petaluma branch where I bank have been most helpful and are always willing to make an extra effort to make sure that my banking needs are met.

My business previously banked with Washington Mutual (about fifteen years) and I have tried three other Sonoma County banks but to be honest, the service and level of competency left much to be desired. I just never realized that there could be something better in banking service.

I plan to remain with Summit State Bank well into the future and I understand why Summit has the reputation as the number one bank in Sonoma County.

Thank you,



John Takes
for N.B.S.E.