



Your Superior Performance Puts *Your Bank* In the *Top 10% of All U.S. Banks!*

December 2009

Dear Mr. Coyne:

Big Horn Federal Savings Bank has earned and sustained **BAUERFINANCIAL's** 5-Star Superior rating for 68 consecutive quarters! That's quite an accomplishment; one that should not go unnoticed. By earning this distinction, your bank has demonstrated the epitome of safety and soundness. That's something you should make everyone in your market area aware of.

The prestigious Sustained Superiority Status is earned by ***fewer than 10% of the nation's banks***. To achieve this honor, your bank has exhibited the best in such areas as capital adequacy, asset quality and stability (to name just a few), and has done so every quarter for over 17 years! Now more than ever, your customers and prospects need to be made aware of your exceptional strength.

Items on these pages are designed to do just that. They are available exclusively to banks, like yours, that have achieved the top 10%. Any and all of these items will alert your customers and neighbors to the fact that banking with your institution is a wise choice.

Start capitalizing on the positive exposure and interest these testimonials will deliver by ordering today!

Sincerely,

Karen L. Dorway

Karen L. Dorway
President



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