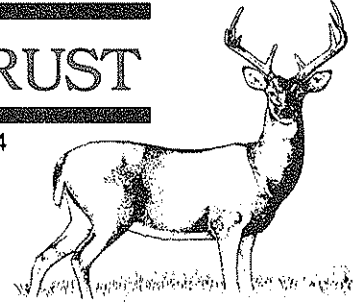


SECURITY STATE BANK AND TRUST

P.O. Box 471 • 201 West Main • Fredericksburg, TX 78624 • (830) 997-7575 • Fax (830) 997-7994



William H. Cowden Jr.
PRESIDENT / CEO

July 1, 2007

Mr. Mark Wayne
Freedom One Retirement Services
8031 M-15
Clarkston, MI 48348

Dear Mark,

I would like to take a moment to thank you and your staff for the extraordinary service your team provides to the employees at Security State Bank and Trust. At all levels of the company, Freedom One Retirement Services is very responsive to questions, concerns, and changes that need to be made in order for our 401(k) plan to run more smoothly.

We have the pleasure of working directly with Christy Dissmore as our Retirement Consultant, and she is excellent! We have multiple locations and Christy spends one week every six months traveling to our different locations to meet with our plan participants. The fact that the Retirement Consultant's role is to sit with the eligible employees, enroll them, educate them, and answer any questions that they may have really cuts down on the amount of time our HR department spends answering participant questions about our plan.

The trustees especially like the monitoring that Freedom One provides to our plan. The fact that your firm takes on this plan requirement and provides proper guidance to meet the Department of Labor and ERISA requirements is tremendous. You are always on top of the required time frames and we continue to count on you to keep our plan in compliance.

Security State Bank has been with Freedom One since 1999 and during this time frame we have seen a lot of improvements with our 401(k). From recommending new plan provisions to helping our employees retire more successfully, we feel that Freedom One has done an outstanding job.

I am happy to recommend Freedom One to other businesses that are looking to offer an excellent 401(k) plan to their employees. Please feel free to share this letter and my contact information with prospective clients. I would be happy to answer any questions they may have.

Sincerely,

William H. Cowden Jr.
President/CEO
Security State Bank & Trust