

CITY NATIONAL *Bank*

September 11, 1998

To Whom It May Concern:

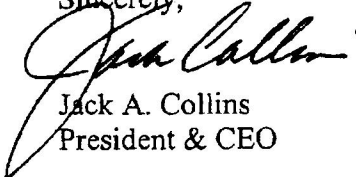
Pinnacle Construction Company recently completed a major renovation project for our bank at 401 Congress Avenue. Prior to becoming a bank building, the facility had been sitting vacant for several years and was an eyesore to the downtown area. We are very pleased with the refurbished building and have received numerous compliments on improving the looks of Congress Avenue.

Pinnacle Construction was not the initial contractor on the job, but came to our rescue when we felt it necessary to find a new contractor to finish the project. We made the change in contractors during the Christmas holidays and Beth Selbe was able to work magic and bid the project out and get back to us with firm numbers in a timely manner even though the holiday season was at its peak.

As is the case with most construction projects we encountered several challenges during the course of the remodeling project, however, Beth Selbe and her staff always took a proactive approach to meeting the challenge head on and solving the problem. Whether it was figuring out how to get steel to the project site on time or locating lost carpet we got the feeling that Beth Selbe was working hard for us.

We are a new bank in town and hope to add additional locations in the future and based on our working relationship with Beth Selbe and Pinnacle would not hesitate to use their services in the future.

Sincerely,



Jack A. Collins
President & CEO