

Stockman Bank

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April 26, 2013

Mr. Mike Peterson
FRONTLINE PROCESSING CORPORATION
3701 Trakker Trail, Suite 1f
Bozeman, Montana 59718

Dear Mike:

It has been a pleasure for Stockman Bank to be associated with Frontline Processing during the past few years. We believe our “partnership” has been successful due to the many similarities in philosophies and origins of our companies.

Stockman and Frontline are locally owned and operated Montana-based companies, and both are physically present in the Gallatin Valley.

Stockman Bank prides itself on the best in-class banking technology for our customers while offering local “home-town” service. Frontline Processing is the perfect partner for merchants, by utilizing world class technology using a “home town” community approach to business.

Stockman Bank and Frontline Processing both strive to offer their customers the best product at the best price possible.

Both Stockman and Frontline recognize the importance of exceptional personal service. Frontline’s customer service department offers convenient, courteous, helpful, and prompt responses and solutions for our customers. One of the great advantages of dealing with local companies such as Stockman and Frontline, and an aspect that is especially helpful and of great value in resolving issues, is speaking directly to someone, versus doing business with electronic answering machines or answering services across the country or across the world.

Stockman Bank looks forward to our continued future business relationship.

Very truly yours,



Harold A. Klem
SVP/Chief Administrative Officer/Chief
Investment Officer
STOCKMAN BANK OF MONTANA
“Montana Banking. Pure and Simple.”

HAK/rk



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