



FIRST FEDERAL
SAVINGS BANK

Your Great Community Bank™

July 1, 2008

Jeff Davidson
Breathing Space Institute
2417 Honeysuckle Road
Chapel Hill, NC 27514

Dear Jeff,

I felt that your ABA presentation was very valuable for the participants. With 30 years experience, I have lived through the roller coaster ride on how to get and stay organized in this fast paced world. I generally follow the principles that you laid out but also picked up a few new ideas.

You have an excellent perspective on this issue and have come up with some real common sense approaches that can be used.

Sincerely,

Paul Means
Chief Executive Officer