



Independent Bankers  
Association of Texas

408 West Fourteenth Street  
Austin, Texas 78701-1691  
FAX: 512-322-9004  
512-474-6889

October 14, 1994

David R. Seim  
IBAT Chairman  
Lubbock National Bank

Cleve T. Breedlove  
IBAT Chairman Elect  
FirstBank, Los Fresnos

Charles M. Neff, Jr.  
IBAT Vice Chairman  
Houston National Bank

Allan W. Hanson  
IBAT Secretary  
Commerce National Bank,  
College Station

George Martinez  
IBAT Immediate Past Chairman  
Sterling Bank, Houston

Christopher L. Williston, CAE  
President & CEO

Karen M. Neeley  
General Counsel

Mary E. Lange, CAE  
Director of Communications

Marsha L. Green, CPA  
Controller

Jane Holstien  
Director of Administration

Mr. Jeff Davidson, MBA, CMC  
2417 Honeysuckle Road  
Suite 2A  
Chapel Hill, NC 27514-6819

Dear Jeff:

The 20th Annual Convention of the Independent Bankers Association of Texas was a huge success thanks to your involvement and participation. We frankly cannot remember a more positive response from all participants, and your remarks in particular were very well received.

Please accept our heartfelt thanks for a job well done. I really appreciate you making our association look so good!

Warmest personal regards.

Cordially,

Christopher L. Williston, CAE  
President & CEO