

**IBAA**INDEPENDENT BANKERS
ASSOCIATION OF AMERICA

National Convention and Exposition • February 16-20, 1994

2/17/94

Mr. Jeff Davidson

2417 Honeycreek Rd.

Chapel Hill, North Carolina

27514-6819

Dear Mr. Davidson:

Your presentation at the IBAA Convention was a success on me. As you can see, I decided to write this letter the same day I enjoyed sharing your thoughts. Your concept was accurate as I still have your ideas fresh in my mind.

Although your presentation was simple in nature, the ideas were thought provoking and very home throughout your talk. I agree with you and thank you for allowing me some "Breathing Space" if I only follow through and adapt some of your ideas.

Thank you once again for sharing yourself with our organization. The only losers were those who did not attend your presentation.

Lemay Bank & Trust Company

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