

Cynthia Schulze
Executive Vice President
Community Bank Marketing



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October 8, 1999

Mr. Rusty Lucas
1219 E. Perkins Avenue J4
Sandusky, Ohio 44870

Dear Mr. Lucas:

Thank you for your letter. We apologize for any inconvenience the check register calendar error caused you. We have enclosed an autographed picture of Anthony Edwards from the hit series "ER". We hope you enjoy it.

Thank you.

Sincerely,

A handwritten signature in black ink that reads "Cynthia Schulze". The signature is fluid and cursive, with a long horizontal stroke at the end.

Bmh
cc: Robert Gillespie
Henry Meyer
Karen Haefling