



COMMUNITY NEIGHBOR BANK

Independent thinking. Independent banking.

To Whom It May Concern,

Community neighbor Bank selected The SafeBridge Group, P.C. to put together a "Better Benefits for Less" total package for our employees.

We are pleased to know that The SafeBridge Group does not work for any one provider, and not any one insurance company's logo branded on some salesman's business card.

SafeBridge effectively leverages its high level contracts with so many of the industry's top A Rated providers, and their large 'blocks of business' with each - allowing SafeBridge to negotiate, develop, design and deliver an employee benefits package which was custom-tailored for us.

CNB appreciates Charles Allen, Beth Allen, Mark Rogers and all of the rest of the entire SafeBridge Group's team for caring for our bank so well, as well as for all of our employees and their covered family members.

Our employees are thrilled with our choice of The SafeBridge Group!

Respectfully,

A handwritten signature in black ink that reads "Fran McGraw".

Fran McGraw
Director of Human Resources
Community Neighbor Bank

