

October 1, 2013

To Whom It May Concern:

I am writing this letter of recommendation on behalf of the principals of NOACON, Inc. I have known Mike Lester, Wayne Harlan, Andy Gower and David Fletcher for over fifteen years. I have worked with them and their banking relationships during this time period and have always found them to be prompt, accurate and professional in every way. I have few customers that are as helpful and willing to provide the necessary financial information when, if not before, it is needed. The information they provide is always complete and in the appropriate format.

I have also worked with NOACON, Inc. on a construction project basis as they completed and almost million dollar addition to my church, Heber Springs Baptist Church in 2010. I serve as treasurer for the church and therefore worked with NOACON, Inc. on several aspects of the project. They completed this addition in the same manner and with the same degree of professionalism as any of the other dealings I've experienced with them.

I would highly recommend them and NOACON, Inc. based on the business and professional relationship and experience I've had with them over the years. Should you need additional information or have any questions I might answer, please contact me.

Sincerely,

CENTENNIAL BANK OF HEBER SPRINGS

Don Rodgers,

Market President

