

June 26, 2001

Concordia Bank and Trust Company
498 Main Street
Woodville, Mississippi 39669

Dear Friends:

Thank you very much for the gifts that were presented at May Day in Wilkinson County. It was a very pleasant surprise and your generosity is greatly appreciated.

It is with the support of friends, like those in Wilkinson County, that we will be able to move Mississippi forward. I look forward to our continued friendship.

Best wishes to you. If I may be able to assist you, please do not hesitate to contact me.

Very truly yours,

RONNIE MUSGROVE

RM/kfg