

September 2, 2010

LETTER OF RECOMMENDATION

RE: B & B Builders Inc.

It is with great pleasure to write a letter of recommendation for B & B Builders Inc. As the Manager / CEO of Richland Federal Credit Union I have had the opportunity to employ B & B for our own credit union projects.

Most recently is the project of our new facility on West Holly. Because of the first project which was a remodel of our old facility I immediately wanted B & B for our general contractor. We hired B & B before we even engaged in a contract with the architectural firm CTA Architects out of Billings. Utilizing B & B we were able to assist and guide the architect in the design of our new credit union including cutting expenses.

B & B is a very reputable company within our community which is evidenced by their work on our area schools and their remodel of a local bank. If the need ever arises for us to build a branch in one of our outlying communities I would not hesitate to employ B & B. As a not for profit corporation as is Mid Rivers, your members will appreciate that their interests are being taken care of as you expand.

In Conclusion, B & B will complete the job in a timely and efficient manner and work with you and the architect to make sure the project is finished to the satisfaction of your board of directors, management and mostly the membership.

If you have any questions regarding this letter please feel free to contact me.

Sincerely;

Richland Federal Credit Union



Kevin L. Mayer, Manager / CEO