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November 11, 2009

"The best laid plans of mice and men often go awry." — Robert Burns

Dear AgStar Client,

Recently, you transitioned to AgStar's new online banking system. We would like to thank you for your patience during this transition to the new system. AgStar understands that this service has been challenging and we apologize if you have been inconvenienced in any way.

Unfortunately, our new online banking system is not performing at acceptable levels. We are having issues with the enrollment process, website navigation and a slow response rate. Overall, the new platform does not meet AgStar's standards.

The system was developed with several associations, including AgStar, and is managed by the collective group and our funding bank. We are not satisfied with the results of this new program and we are working every avenue possible to improve your online banking experience. We have an AgStar team currently in place looking at options on how to proceed in order to provide you with the faster, more consistent, easier-to-navigate platform you deserve.

One of AgStar's guiding principles is to provide our clients with world-class service and experiences. This is definitely not the way we envisioned transitioning to our new online banking system. On the contrary, the intention of the new platform was to help your operation run more smoothly by providing convenience and saving you time.

You can be assured that we will keep you informed as we improve your online banking experience. If you have any questions or concerns, please call 1-800-705-6603. We appreciate your feedback and suggestions as we work to find solutions for this new service.

Sincerely,

A handwritten signature in black ink that reads "Donna Boatman".

Donna Boatman
Director, E-Business Marketing

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