



February 1, 2010

| agstar.com

Dear AgStar Client,

Since we last wrote to you on Nov. 11 regarding AgStar's new online banking system, we have been working diligently to try and resolve the challenges presented by this new service. Unfortunately, the system is still not performing at acceptable levels and there continues to be significant client usability issues. Overall, this new online banking service is a major disappointment and not an improvement over our previous system, which was discontinued by the vendor.

After exploring a number of options, we have decided to move away from the system that was developed by several associations, including AgStar. In other words, AgStar will select a new online banking system, giving us greater control over our online banking services.

The process of selecting and implementing a new system will take from 12 to 18 months. While we wish we could move faster to make this change, this timeframe is necessary to ensure a quality, user-friendly system. Not only do we want to select a vendor that supports our brand promise to you of world-class service, we want to take this opportunity to develop a faster, more consistent and easier to navigate system that is responsive to your banking needs.

In the meantime, we will continue to support the current online banking application and do whatever we can to resolve current and ongoing issues. To that end, we will send out a bi-weekly electronic communication that updates you on our selection progress and how you can use the existing system. And, we will soon be in touch personally to discuss any concerns you have.

We appreciate your continued patience with the online banking system that was implemented last September. We apologize for the inconvenience it has presented and promise that we are working as quickly as possible to correct this situation. If you have any questions or concerns, please call 866-577-1831.

Sincerely,

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

Donna Boatman
Director E-Business