



Daniel L. Stevens  
Chairman/President/CEO

September 28, 2005

Mr. Clayn Sonderegger  
Benchmark Construction  
2101 Delta Dr.  
Nampa, Idaho 83687

Dear Clayn,

I just wanted to take a moment to thank you and your staff for the excellent job they did in helping Home Federal Bank complete the new Eagle branch. Specifically, Shawn Metier and Keith Randall provided an exceptional level of service during the construction of this facility which allowed Home Federal Bank to open over one month ahead of schedule. In an industry where most projects are consistently behind schedule, this was quite an accomplishment.

Selecting a contractor who sets the "standard" for others to follow was definitely the right choice for Home Federal Bank. Thank you for your team's outstanding service and dedication to quality.

Sincerely,

Daniel Stevens  
Chairman, President, CEO