



June 26, 2006

Benchmark Construction
2101 Delta Dr.
Nampa, Idaho 83687

Attention: Clayn Sonderegger

Clayn,

Just quick thanks for the outstanding level of service your company has again provided Home Federal Bank during the construction of the Eagle Branch. I was very impressed with how the level of neatness was maintained during construction. To add to the quality of workmanship Benchmark completed the branch one month ahead of schedule. We have consistently chosen Benchmark as the contractor of choice and the completion of the Eagle branch has again shown us why we do that. Quality of workmanship has been excellent and as always, the team you have selected to complete the task has delivered beyond our expectations.

Thank you for your team's outstanding service and dedication to quality.

Sincerely,

A handwritten signature in black ink, appearing to read "Todd Chestnut", with a long horizontal line extending to the right.

Todd Chestnut
Eagle Branch Manager
Home Federal Bank