



June 26, 2006

Benchmark Construction
2101 Delta Dr.
Nampa, Idaho 83687

Attention: Clayn Sonderegger

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 Emmett Branch remodel. Specifically, Terry Anderson provided an exceptional level of service during the remodel of this facility which allowed customers to continue using the bank even during a fairly involved remodel. Results were exceptional and customer comments are received regularly on the quality of the project. Thank you to Terry and his team for the exceptional service they provided Home Federal Bank during this remodel.

Sincerely,

Dionne Stout
Emmett Branch Manager
Home Federal Bank