

December 13, 2004

To Whom It May Concern:

This letter is at the request of Brian Barna, a Penn State student who was a member of the Student Banking Association and who participated in a competitive design project during the Fall Semester of 2004. The six-week project included the recommendation for the design of a proposed financial center for Kish Bancorp in the State College area. Kish Bancorp is a diversified financial services company offering banking, insurance, investment, and travel services in a three county market in central Pennsylvania. Projects were judged based on the development of a model for the integration of these services in a receptive and sales oriented environment. We expected the proposals to incorporate profitability, market demographics, customer segmentation, and design and conceptual innovation.

Brian Barna participated in the project and was a member of the winning team. Brian's design and presentation skills were evident through this project and presentation. His ability to work in a team setting to deliver a winning proposal was evident. He also was personally responsible for a high-quality architectural facet of the project that was a critical element in the winning presentation.

Sincerely,

William P. Hayes
Chairman, President and CEO
Kish Bancorp and Kish Bank