

Colorado Springs
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Cañon City
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LEGACY BANK

Member FDIC

1580 Cheyenne Mountain Blvd.
Colorado Springs, Colorado 80906
(719) 579-9150

October 20, 2021

To Whom It May Concern,

Kevin O'Neil established his relationship with our bank in the early 1990's, and over the course of more than twenty-five years has demonstrated a high degree of character and acumen, among many other traits. We have been involved with him in a multitude of capacities, from personal to (many) businesses, and dozens of deposits and borrowings. He has handled all of his business with us in an exemplary manner.

Kevin's abilities as an entrepreneur and business leader are unassailable. His commitment to Colorado Springs is deep. I cannot recommend Kevin and his efforts highly enough.

Sincerely,

A handwritten signature in blue ink that reads "Josh Stensrud". The signature is fluid and cursive, with a large loop at the end of the last name.

Josh Stensrud
Senior Vice President