

TESTIMONIALS

References Available Upon Request

<p>Craig Berry American National Bank & Trust</p>	<p><i>"Several years ago, ANB&T made an important decision to utilize an outsourced approach to our annual Strategic Plan. Karl and Eric Nelson bring decades of knowledge and experience within the financial institution and depository space. Every year we utilize their services to work on our strategic initiatives, which in turn translates into our annual budget. They provide the tools and structure to achieve what we are set out to do for the year. The ultimate goal is to host an offsite meeting with senior management to walk through the current banking environment and fully discuss how we will operate that year. We've been very pleased with the outcome each year, and this has completely transformed how we plan and budget at ANB&T. KPN Consulting is the best in the business."</i></p>
<p>Trey Hancock Security Bank of Texas</p>	<p><i>"Shortly after our acquisition, KPN Consulting assisted us in performing a SWOT analysis. Based on the results, we worked together to formulate a Strategic Plan and they have since facilitated several planning sessions. Additionally, they worked with our board to formulate a Pitch Book to provide potential investors. We could not be more happy and truly value our relationship with Karl and Eric."</i></p>
<p>Evan Hankins First National Bank of Central Texas</p>	<p><i>"KPN Consulting helped our bank create its first ever strategic plan. Karl and Eric did a great job on facilitating discussions, asking insightful questions, and making our Board and management team think outside the box. Their experience in creating strategic plans for community banks made the process go smoothly. I highly recommend KPN in helping community banks create or update their strategic plan."</i></p>
<p>Nicole Bliss National Bank of Coxsackie</p>	<p><i>"KPN Consulting facilitated our strategic planning retreat and it was clear from the start that they had done their homework on our bank. They did a great job of engaging our Board of Directors, and helped develop a roadmap for our bank to succeed in the future. I would highly recommend their services to any community bank in need of an outside facilitator."</i></p>