

March 7, 2007

Christopher J. Becker, Vice President  
Becker & Associates  
173 Earle Ave.  
Lynbrook, New York 11563

Dear Chris,

Forty years ago, I was the newly hired Controller of Lawrence-Cedarhurst Savings which was to become Century Federal Savings. John Reynolds, the Chairman of the Board, soon thereafter passed away and while assisting the family in winding up his affairs, I was introduced to your Dad who was the insurance consultant to the Bank, and as they say, the rest is history.

The Becker Agency provided many insurance consulting services to the Bank and Bob and I developed a wonderful working relationship and friendship.

In addition to my relationship with your Dad, through his affiliation with Suburbia Federal/Fidelity New York, Joanne also developed both a working and personal relationship.

Over the years you and your Dad have provided a total package to fill our insurance and estate planning needs. This relationship with you and your colleagues has been professional, friendly and you have always extended that extra special service.

Thanks to all of you.

Regards,

A handwritten signature in black ink, appearing to read "Don", is written over a horizontal line.

Don Cordano