



17801 Georgia Avenue, Olney, MD 20832 • 301-774-6400 • 800-399-5919 • www.ssnb.com

Springboard Training
Attn: Sylvia Henderson
P.O. Box 588
Olney, MD 20830-0588

Dear Mrs. Henderson:

Thank you very much for speaking to the Sandy Spring Bank Olney Community Office branch staff. This is a diverse group consisting of tellers, sales representatives, drive-thru tellers, assistant managers, financial planners and branch managers. Not only were you able to develop a clear concise training agenda but also the research you did on the business made it feel like you were our training department!

Being that this was held at the end of the day it is challenging to motivate and excite this team, however with the interactive workshop not only were you able to draw out ideas and participation, they actually had fun. One comment from a teller was, "Brian, why can't our meeting be this fun?"

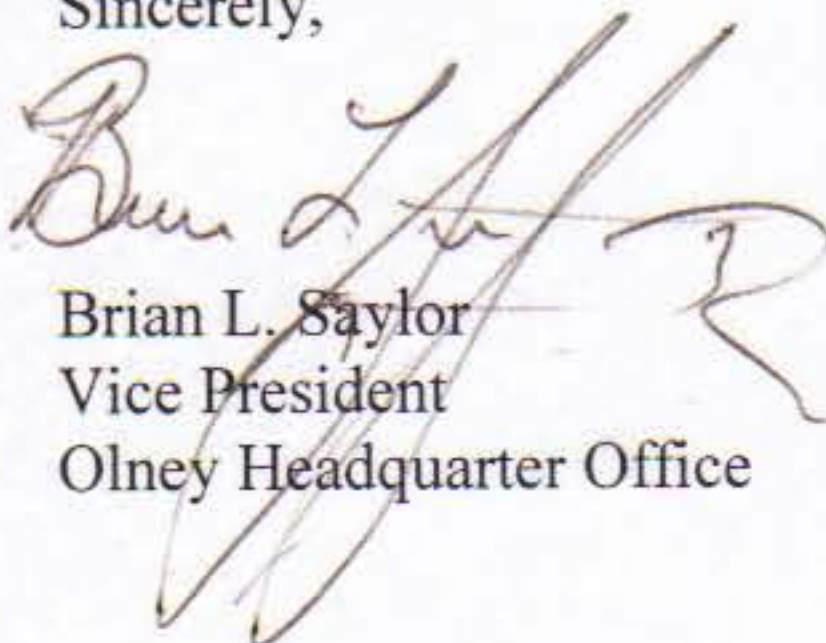
In addition, you recognized that many people forget the information once they leave the training but your forethought provided some great reference material for them to rely on in the future. These were created as they were made specifically to place at each teller station or at their desk. Great idea!

Thanks again for providing us with such great training material, ideas and thoughts for the future of banking. Your thorough research made you an expert overnight which made the presentation relevant and useful for the team.

You will play a big part in our future success and we look forward to having you speak again.

Thank you very much.

Sincerely,

A handwritten signature in dark ink, appearing to read 'Brian L. Saylor', is written over the typed name and title.

Brian L. Saylor
Vice President
Olney Headquarter Office