



To Whom It May Concern:

Please let this letter serve as professional recommendation for Augustus W. McCay and A. W. McCay Contracting, Inc. S&T Bank has enjoyed a long, very favorable relationship with Mr. McCay. This relationship involves multiple large construction loans, in which A.W. McCay Contracting, Inc. was the general contractor with no issues.

Over the past four or more years, Mr. McCay was the successful bidder on a number of our own branches, including our 70,000 sq. ft. headquarters. All were completed to our satisfaction.

We have found Mr. McCay and his staff a pleasure to work with, and we would highly recommend him. If you need any additional information regarding Mr. McCay, please contact Ken Parsons at 724-465-6591.

Sincerely,

Todd D. Brice
President and Chief Executive Officer

TDB:jz