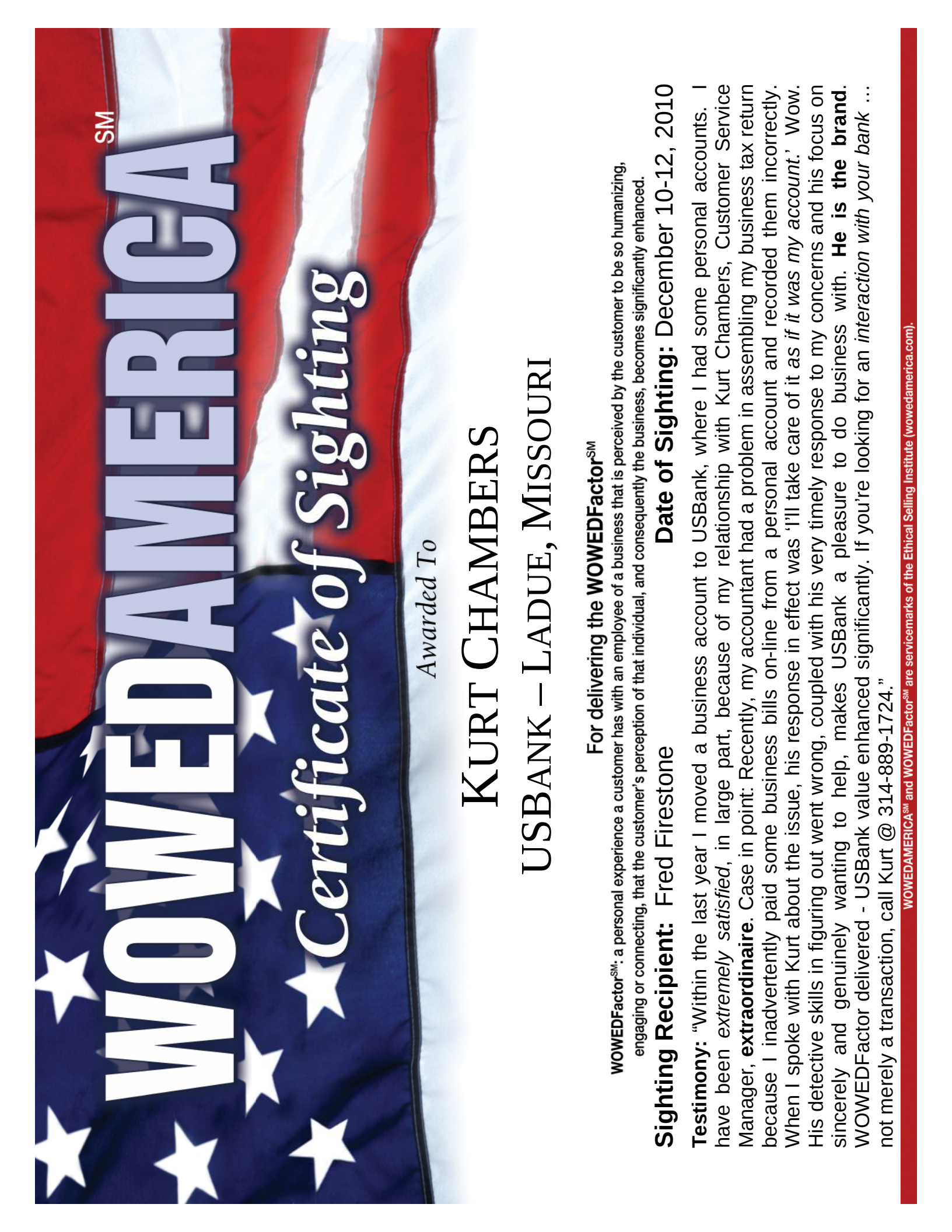


The background of the entire page is a stylized American flag, featuring a blue field with white stars and red and white stripes. The stars are arranged in a pattern that suggests the stars on the flag, though some are larger and more prominent than others. The stripes are horizontal and run across the width of the page.

SM

WOWED AMERICA

Certificate of Sighting

Awarded To

KURT CHAMBERS

USBANK – LADUE, MISSOURI

For delivering the WOWEDFactorSM

WOWEDFactorSM: a personal experience a customer has with an employee of a business that is perceived by the customer to be so humanizing, engaging or connecting, that the customer's perception of that individual, and consequently the business, becomes significantly enhanced.

Sighting Recipient: Fred Firestone

Date of Sighting: December 10-12, 2010

Testimony: "Within the last year I moved a business account to USBank, where I had some personal accounts. I have been *extremely satisfied*, in large part, because of my relationship with Kurt Chambers, Customer Service Manager, **extraordinaire**. Case in point: Recently, my accountant had a problem in assembling my business tax return because I inadvertently paid some business bills on-line from a personal account and recorded them incorrectly. When I spoke with Kurt about the issue, his response in effect was 'I'll take care of it as *if it was my account*.' Wow. His detective skills in figuring out went wrong, coupled with his very timely response to my concerns and his focus on sincerely and genuinely wanting to help, makes USBank a pleasure to do business with. **He is the brand.** WOWEDFactor delivered - USBank value enhanced significantly. If you're looking for an *interaction with your bank ...* not merely a transaction, call Kurt @ 314-889-1724."