

Fulton Bank

LISTENING.

CRAIG A. RODA
PRESIDENT AND CHIEF EXECUTIVE OFFICER

December 12, 2007

Lobar, Inc. Construction Services
Attn: L. Richard Eichelberger
Dillsburg, PA 17019

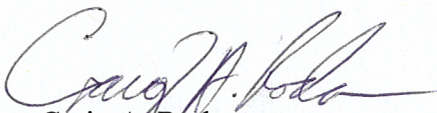
Dear Rich,

We'd like to congratulate you and Lobar, Inc. Construction Services on being recognized as one of the Top 50 "Best Places to Work in PA". This is quite an honor and one we are sure you are both proud of and pleased to receive.

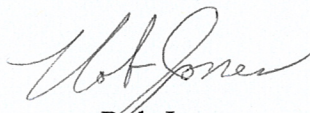
It is also an honor for us to be given the opportunity to work with Lobar, Inc. Construction Services, and to provide the financial services and solutions best suited to your unique needs. We take great pride in calling you our customer!

Again, congratulations on your award. We look forward to working with you in 2008.

Sincerely,



Craig A. Roda
President and CEO
Fulton Bank



Rob Jones
President
Capital Division