



Carolina First Bank
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LETTER OF REFERENCE

Barry Banther
Banther Consulting

Carolina First Bank held a training class for our commercial lenders of the Upstate Region in December, 2000. The class, *LEADING WITH VALUE, How to Earn Your Fee Every Time* was targeted towards the successful selling and networking of Carolina First Bank's various financial products and reiterating the necessity of charging and collecting the appropriate fees that are key to growing profits.

Barry Banther, given the challenge of presenting these topics, did a quality job. He captured the attention of his audience and was effective in presenting positive, knowledgeable suggestions supported by his entrepreneurial background.

A handwritten signature in cursive script that reads "Wade Shugart".

Wade Shugart
Executive Vice President
Director of Retail Banking
Carolina First Bank

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