

**Kevin V. Schieffer**  
President & Chief Executive Officer

22 November 2005

Mickelson & Newell, LLC  
G. Mark Mickelson  
200 East 10<sup>th</sup> St., Ste 302  
Sioux Falls, SD 57104

Dear Mark:

Congratulations and thank you for the successful completion in 2005 of the Tax Credit transaction. I have directed our disbursing office to add a small bonus to recognize your superior performance on this issue.

As I have told you before, there is absolutely no question in my mind that – but for your contribution – we would not have achieved this success in 2005. You have done an extraordinary job and it is much appreciated. Great work!

Sincerely,

  
Kevin V. Schieffer  
President & Chief Executive Officer

KVS:lma (kvs\word\M\Mickelson 22Nov05)