

October 8, 2009

Mr. Richard Zandri
President
98 Niver Street
Cohoes, New York 12047

Dear Dick:

I would like to thank Zandri Construction for a great job with the new construction and renovations of our branches this past year. The process is very efficient from scheduling to cost control of the budget. It is a pleasure to work with Bob LaPlante, Ed Kazcynski, Fred Briggs, Mark Carlson and the rest of the team who made these projects so cost effective for us.

Regards,



Maureen F. Kotowski
Director – Facilities and Security
SEFCU