

NORSTAR  
BANCORP

September 1, 1982

Mr. Donald J. Reeb  
5 Norwood Street  
McKownville, New York 12203

Dear Mr. Reeb:

Re: McKownville Improvement Association

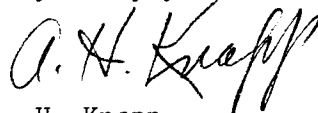
We at Norstar are once again receptive to permitting the McKownville Improvement Association to use a portion of the Norstar Building parking lot to conduct a paper drive on Saturday and Sunday, September 25 and 26.

Please have both copies of the enclosed Letter of Indemnity dated and signed by an officer of the Association. Keep the duplicate and return the original to me.

When returning the "Letter" also indicate the name of the firm providing the truck and the contact so that we can arrange for placement of the truck.

The best to your Association.

Very truly yours,



A. H. Knapp  
Building Manager

LETTER OF INDEMNITY

Dated:

To: Norstar Bancorp Inc.

Gentlemen:

I/we understand that Norstar has permitted free use of the parking at 1450 Western Avenue, McKownville, New York to: McKnownville Improvement

Association on the following date and time:

Saturday, September 25 and Sunday, September 26, 1982

and for the following purpose: conducting a fund raising paper drive

In consideration of this privilege, I/we (if more than one, jointly and severally) hereby agree to indemnify and hold harmless Norstar from any and all claims brought by us, our patrons, guests and/or visitors, arising from this use of your premises. We also agree to leave the premises in the same condition as when we entered upon it.

Signed [Signature]

Title Director

Organization McKnownville Imp Assoc.

*Handsay  
I signed & sent  
This is the only copy*

*Consolidated Fib  
#63-4432*

October 4, 1982

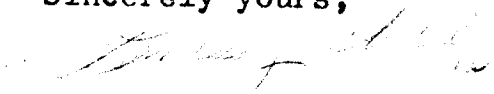
Mr. A. H. Knapp, Building Manager  
Norstar Bancorp  
1450 Western Avenue  
Albany, NY 12203

Dear Mr Knapp,

On behalf of the McKownville Improvement Association, I wish to thank you and Norstar Bancorp for permitting us the free use of your parking lot on the weekend of September 25 and 26 for a paper drive. Aside from providing the Association a modest sum of money to support its civic activities, the paper drive had useful intangible benefits in recycling natural resources and reducing slightly the municipal burden of disposing of the paper as trash.

We trust that you found our paper drive of no inconvenience to your firm. We hope we may look forward to your continued support in the future.

Sincerely yours,

  
Lindsay Childs, President

LC:de