

COUNTRY

Insurance & Financial Services

1701 N Towanda Avenue
PO Box 2020
Bloomington, IL 61702-2020
tel (309) 821-3000
www.countryfinancial.com

April 25, 2005

John Keippel III
402 Smith
Normal, IL 61761

Dear John:

Welcome! Congratulations on the acceptance of your internship with COUNTRY Insurance & Financial Services. We hope this position will be a rewarding work and educational experience.

Our records indicate you will begin working in the ITS division, as an intern on May 23, 2005. The following items outline the terms of your employment:

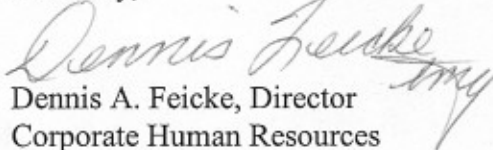
1. The length of your employment, contingent upon satisfactory job performance, will be from May 23, 2005 until the semester ends in December 2005.
2. Your hourly wage will be \$14.00.
3. During the period of this position, you will not be eligible to post for internal positions.
3. At the end of the term of employment, you and COUNTRY will have no employment obligations to each other.

On your first day of work, please arrive by 8:15 a.m. and report to the Financial Services Building at 1705 N. Towanda Avenue. Note that this is not the main building in which you may have initially interviewed. The Financial Services building is at the top of the hill, and a sign with "Country Trust Bank" is in the front of the building. Enter through the main entrance and the receptionist will assist you.

To comply with federal law, we also need to verify you are a U.S. citizen or a non-citizen authorized to work in this country. On your first day of employment, please bring a state-issued driver's license and either a social security card or birth certificate issued by a state, county or municipal authority. A U.S. passport is also acceptable.

If you have any questions, please call the Human Resources Division at 309-821-3877.

Sincerely,


Dennis A. Feicke, Director
Corporate Human Resources

cc: Scott Frazier