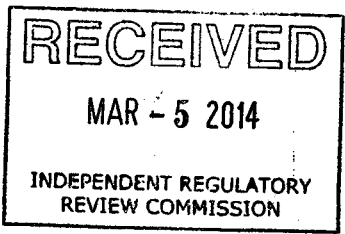


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Environmental Quality Board
P.O. Box 8477
Harrisburg, PA 17105-8477

Dear Board Members:

I am writing to you as a commercial lender to the various shallow oil well operators as well as the service providers to the shallow oil well producers. I have been made aware of the regulations currently being considered for approval by your board and am writing to express my opposition to the passage of those regulations.

Shallow oil and gas wells have operated in Pennsylvania for over 150 years and regulations currently governing those wells have been more than adequate to protect the environment while allowing producers to operate profitably through most of the years.

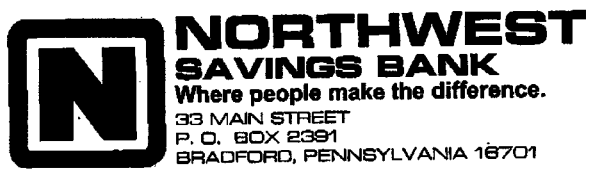
As a lender to these operators, I can personally attest to the reduce profitability and increased costs to drill and service shallow oil wells. As an industry, there are thousands of jobs that are at risk by this regulation, not only from the shallow oil well operators and service industries, but also by the local oil refinery in Bradford, PA that supports approx. 350 well-paying jobs.

Drilling and producing conventional wells must not be regulated by the same set of rules as deep, shale unconventional wells. The regulation package as it stands now is overly broad, burdensome and time consuming without adding meaningful protection to the environment.

I urge you to vote "NO" to these proposed regulations and allow conventional wells to operate under the effective regulations in place before the passage of Act 13 of 2012.

Sincerely,

Norm Strotman
AVP, Commercial Lending Officer
Northwest Savings Bank
Bradford, PA



TEMP. - RETURN SERVICE REQUESTED