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May 4, 2015

OTC Markets Group 100 M Street SE, Suite 220 Washington, D.C. 20003

RE:

Communities First Financial Corp. (CFST)

Annual Corporate Broker Letter

Dear OTC Markets Group,

Communities First Financial Corp. is a member of the OTCQX for Banks and Crowell Weedon & Co., a division of D.A. Davidson & Co. (DADA) acts as Communities First Financial Corp.'s Corporate Broker. As part of our regular due diligence, we have reviewed Communities First Financial Corp.'s most recent disclosure(s) filed with the OTC Disclosure and News Service as well as applicable regulatory reports. As such, we have verified that Communities First Financial Corp. is current in their filings and posting on the Disclosure and News Service.

D.A. Davidson & Co. is a U.S. registered broker-dealer and a member in good standing with FINRA. We are not currently subject to any sanctions resulting from any disciplinary actions from any government securities regulator or self-regulatory organization that would prohibit or restrict our ability to serve in our capacity as Corporate Broker. As an approved Corporate Broker by OTC Markets Group we will continue to satisfy the standards set forth in the "Application to Serve as a Corporate Broker". Without reservation, D.A. Davidson & Co. is competent and able to exercise independent judgment as the Corporate Broker for Communities First Financial Corp..

If you have any questions, I may be reached at 800-288-2811.

Sincerely

Michael Natzic

Senior Vice President

Community Bank & Wealth Management Group

The above has been prepared in accordance with Section 4.3 of the OTCQX Rules for U.S. Banks. This is neither an offer nor a solicitation of an offer to buy or sell any of the securities mentioned herein. Past performance is not a guarantee of future results.