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May 24, 2006

Mr. John Sileo
381 South Broadway
Denver, CO 80209

Dear John,

Thank you for your outstanding presentation at the SunCorp Annual Meeting in Estes Park. The feedback we received on your sessions was overwhelmingly positive.

Not only did you carry a message that will help all of us individually, through your insight into the Credit Union Movement, you helped us understand how we can continue to wear the white hat in the financial services industry and help our members avoid what happened to you. I was also impressed with your suggestions that help position Credit Unions as the trusted advisor while getting our Credit Union members off the competition's mailing lists.

Thanks again for an outstanding and professional presentation.

Sincerely,

Thomas R. Graham
President and CEO

TRG/blg

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