



November 29, 2006

Mr. John Sileo
The Sileo Group:

John:

Thank you for your emotionally charged and excellent presentation you gave at our recent Member Conference and Financial Symposium. Sharing your personal experiences with identity theft and providing guidance to our credit unions on ways they can help their members avoid this significant problem, was clearly the highlight of our event.

I've had numerous positive comments about your presentation from those in attendance and we certainly look forward to bringing you back to the great state of Montana for other events.

Best regards,

A handwritten signature in black ink, appearing to read "Brad L. Miller", written in a cursive style.

Brad L. Miller
President and Chief Executive Officer