

Alta Vista
Credit Union

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November 21, 2019

Peter Henthorn
President/CEO
21446 Linden Drive
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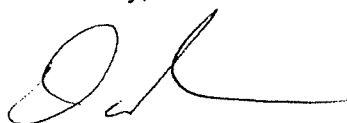
Dear Peter:

Thanks half-a-million for your help and a job well done! Profit Motivators found areas of profit improvement that equal 11 times the cost of engaging them. Not only did you find several areas we could improve, you took the lead in helping implement them! We should recover the entire cost of your services in the first year alone!

Profit Motivators helped us make some tough decisions on staffing, fees and procedures. Your knowledge of competitive markets on what they are doing helped verify that our institution was behind the times in several areas. Once our weaknesses were identified, PMI assisted us in converting these weaknesses into strengths and becoming more competitive.

I am very pleased with what you and John have done for us and the way the assignment was fulfilled. I would certainly recommend your firm to others.

Sincerely,



David Justice
President and CEO
Alta Vista Credit Union