



"Where People Matter Most!"

August 10, 2010

Peter Henthorn
Profit Motivators International, LLC
2146 Linden Dr.
Boulder, CO 80304

Dear Mr. Henthorn:

I wanted to express my sincere satisfaction with our current project and encourage you to pass my recommendation along to any credit union CEO interested in reducing expenses, improving work efficiencies, and increasing profitability. I'd also be curious to know if you can find a CEO who's not interested in the above!

Our greatest savings were the result of the detailed staffing analysis and the savings that we realized through attrition and reorganization of our workforce. We were able to further reduce staffing by implementing updated software in the areas of accounts payable, wires, BSA, new accounts, and the call report. PMI didn't just recommend a product or service; they became part of our team and lead the implementation process.

I have thoroughly enjoyed working with our project manager. He is an experienced, aware, and attentive team player with a rare knowledge of financial institution operations and functional processes. He is able to work right alongside the team guiding us toward high-quality results. He proactively deals with personnel holding team members accountable for their work. He has the listening and analytical skills to diagnose problems and devise viable solutions in virtually any area relating to financial institutions. He is a creative problem solver, comfortable assessing situations for himself and then autonomously coming up with a plan.

The interpersonal and communication skills of the PMI team have allowed them to develop productive working relationships with our management team, board of directors, and staff. Their interest in and dedication to our credit union is on par with our own senior managers. We will continue to call on PMI for advice as we can always count on them to be professional, knowledgeable, and accessible. All of these characteristics, along with high energy and great sense of humor make the PMI group a valuable resource and a delight to work with.

During the timeframe of our project we have substantially reduced operating costs, increased ROA, and improved team work. I would be happy to discuss our results with any CEO who is considering partnering with PMI; feel free to give them my direct line 786-449-3080.

Sincerely,

A handwritten signature in cursive script that reads "Jeanne Kucey".

Jeanne Kucey, President / CEO

Main Office 6600 Cow Pen Road, Miami Lakes, FL 33014 Mailing Address P.O. Box 5487, Miami Lakes, FL 33014-1487

Phone: (305) 821-7060 / 1-800-426-3556 / Fax: (305) 819-8072 www.jetstreamfcu.org

Assurant Branch 11222 Quail Roost Drive / Hialeah Branch (Hialeah Hospital) 651 E. 25th Street / Doral Branch 7975 NW 12th Street

Westland Branch 3595 W. 20th Avenue, Suite 120 / FAA Center Branch 7500 NW 58th Street, Miami / Puerto Rico Branch P.O. Box 810048, Carolina, PR 00981-0048
