



December 2018

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

Dear Peter:

Thank you for assisting Ko'olau FCU (formerly Windward Community FCU) with its income improvement. We have not yet experienced the full effect of the income and operational changes but thus far, we have experienced a lift in net income and it has come just in time.

As a small credit union that struggled with earnings due to a period of fraud and underwriting, then writing off high risk loans, the changes that PMI recommended helped to 1) reverse the adverse trends of falling net income and 2) recover from a sizable loss from a debit card fraud scheme.

Albeit that some changes were difficult for some members to accept, those changes made financial sense for the credit union and for members who were 'subsidizing' the poor financial habits of other members. The beauty of your program is that you provide a comprehensive list of recommendations and our leadership could choose to implement those recommendations that would be most congruent with our philosophy and membership goals.

KFCU is on a better path to financial wellness due to your assistance and support. Thank you for sharing your expertise and working with us!

With aloha,  
*Debbie Kim*  
President/CEO

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