

October 22, 2008

To Whom It May Concern:

Carter Federal Credit Union is headquartered in Springhill, Louisiana, and serves over 22,000 members throughout northwest Louisiana and southern Arkansas. During the past three years, our management team, staff, and board have made tremendous strides in introducing new innovative products and services to our members and in improving our credit union's financial strength. However, as you know, a price tag always accompanies the addition of new products and services. Therefore, we knew we had a lot of operational work to do to be able to continue achieving our bottom line goals and objectives.

I am very pleased to share some insights with you regarding our credit union's recent collaboration with Profit Motivators International, LLC. Together, Peter Henthorn, his team of Profit Motivator professionals, and our Senior Management Team submitted 65 recommendations. Based on these recommendations, Carter Federal has implemented a number of key process changes and improvements that will translate into additional fee income improvements and reduced expenses totaling over \$460,000.00. Already we have seen the benefits of our employees working smarter in their individual jobs while delivering improved service to our members.

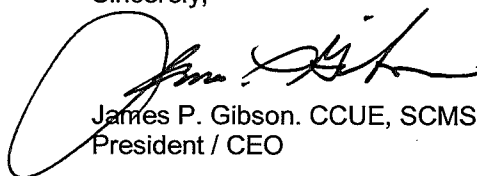
Profit Motivators helped us make some tough decisions regarding service fees by researching our local markets and providing national benchmark information from our industry as a whole. Their knowledge of what other financial institutions are doing helped verify what we already suspected -- that we were behind the curve in certain areas. They identified our weaknesses and assisted us in converting them into strengths.

Perhaps most important, Profit Motivators taught our management team how they could overcome their fear of change and handle the potential negative reactions of our members. Through Profit Motivators' management training, our managers gained the confidence needed to communicate, promote, and sell these necessary changes to our staff and members.

If you are on the board or management team of a credit union or other financial institution, I recommend you call Mr. Henthorn to learn more about his company, Profit Motivators International, LLC. I can personally attest that the people from this company don't just "consult"; they live up their promise of being "The Implementers." I also believe they more than pay for their costs through the results of their recommendations.

It's my privilege to recommend Profit Motivators International, LLC.

Sincerely,



James P. Gibson, CCUE, SCMS
President / CEO



Each account is insured up to \$100,000 by the National Credit Union Administration, an agency of the federal government.

Call your local number to access these services:	Local Access Telephone Numbers					
Audio Response System Option 3	Springhill	Shreveport	Bayou Walk Kroger	Mansfield	Minden	Magnolia
Member Service Rep Option 4	318-539-3502	318-688-3620	318-688-3620	318-872-2711	318-382-8400	870-234-1964
24-Hour Loans Option 5	100 W. Church Street Springhill, LA 71075	6885 Bert Kouns Shreveport, LA 71129	6652 Youree Drive Shreveport, LA 71105	1204 Polk Street Mansfield, LA 71052	918 Homer Road Minden, LA 71055	45 Hwy 79 North Magnolia, AR 71753