9-24-12

Letter of Recommendation Peter Henthorn, CPCM President/CEO Profit Motivators

To Whom It May Concern,

Carolina Collegiate FCU contracted with Peter Henthorn in 2011 in an effort to analyze our overall productivity and efficiencies. With an ever changing environment we were compelled to obtain an outside examination of our operations to identify areas in need of restructuring to include a strategy for the future.

During the analysis, Peter worked individually with staff reviewing their work flow and time management. We were presented with a comprehensive comparison analysis of institutions within our size compared against Peter's findings. The findings were extremely helpful in identifying areas of weakness and very low productivity. An intensive work plan was provided not only for the areas of low productivity but also in all operational area's to increase cost savings and time management.

Peter also worked through the completed plan with each manager and employee to aid in their understanding of where we were, where we needed to be and why. The plan included setting realistic goals required from each area to match the norm along with surpassing the norm once the first phase was implemented. The other phase of the plan identified modifications in operations to increase cost savings across the board. The group plan was intensive and required a lot of time and focus to ensure the proper steps were followed as we implemented the changes. Peter intensely lead managers and staff to ensure a continued forward movement.

I highly recommend his services to any business in need of a strong review of the overall operation to pinpoint areas in need of change and improvement and execution of a work plan to turn expenses into overall high cost savings. We have achieved vast cost savings along with a comprehensive strategic plan to attain ongoing savings.

Singerely,

Helen J. Powell Vice President

Human Resources/Business Development