

CAROLINA



COLLEGIATE

FEDERAL CREDIT UNION

August 14, 2012

To whom it may concern,

Carolina Collegiate Federal Credit Union has been working with Profit Motivators International (PMI) for about 1 year. And the results are something to talk about.

First of all, most credit unions do not call in consultants like Profit Motivators (PMI) unless there is an income concern. And Carolina Collegiate had that concern. With the challenging U.S. economy and the changing financial services industry, we needed professional advice on how Carolina Collegiate could not only survive, but thrive. PMI has proven to be the right consulting firm.

Profit Motivators (PMI) wants your organization to succeed and be a high performer. They have wide and varied experience level with numerous CUs and banks around the country. Their recommendations are researched and market specific to our organization. PMI presents a lot more than ideas that are of financial value. They also present ideas that have future benefits as well. There is frank, open conversation between the CEO, Management Team, staff, and PMI. The true value of PMI is their ability to help us weigh the pros and cons of every topic discussed. Like my other organizations, we have the ideas. But we do not have the time and resources to research multiple projects at the same time. Implementation can be hindered by the due diligence necessary prior to moving forward on a decision. Profit Motivators International removes that obstacle and works proactivity with our Management Team and staff to implement our decisions in a timely manner.

Profit Motivators International has delivered on all their promises and then some. PMI's proposal promised a 2 to 1 positive return on our investment. They delivered a 10 to 1 return. The process is challenging. But the results are more valuable than even the 10 to 1 return. Carolina Collegiate is a stronger and better credit union because of our relationship with Profit Motivators International.

Sincerely,

A handwritten signature in black ink, appearing to read 'Anne Shivers', written over a white background.

Anne Shivers
President/CEO
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