

2002 Supervisory Committee and Internal Audit Conference



July 12, 2002

Mr. Joseph Healey

Dear Joseph:

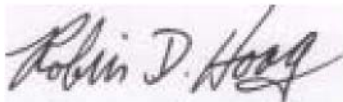
Thank you for speaking at our 5th annual Supervisory Committee and Internal Audit Conference in Las Vegas, Nevada. Your insight and enthusiasm helped to make this year's conference another great success!

Enclosed is a copy of your evaluation ratings and comments for your records. Thank you for a terrific presentation! We look forward to working with you again in the future.

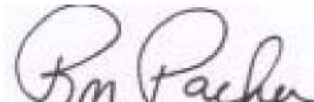
Comments:

- Joe Healey is one of the best speakers I've ever heard.
- Mr. Healey is a great presenter and has a wealth of info to offer.
- Excellent presenter.
- Very motivational.
- Involved the audience in his presentation which made it much more interesting.
- Mr. Healey is a dynamic speaker.

Very truly yours,



Robin D. Hoag, CPA, CMC
Director, Credit Union Services Group
Doeren Mayhew



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