

April 5, 2012

To Whom It May Concern,

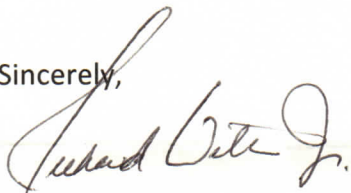
It is with great enthusiasm that I recommend Mark Arnold for any credit union or other business searching for a top-notch presenter, motivator and strategic planner.

Mark facilitated our annual Board Retreat and is exceptionally professional and energetic. His deep knowledge of credit unions and the credit union industry allows Mark to speak directly to the many pressing points we all face.

Mark challenged our group to get outside of our comfort zone. He made it mandatory for everyone in the group to participate and is a master at keeping groups on task when the conversation strays from topic. This was the first time in a while that our credit union has been able to do long-range (versus short-range) planning and Mark was the perfect facilitator to help us down that road.

Mark completely removed the stigma of a "Boring Planning Session." He challenged us in such a way that we will never plan the way we have in the past. We look forward to using more of his services in the future.

Sincerely,



Richard Williams

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