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October 14, 2009

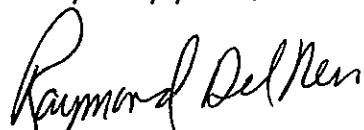
To Whom It May Concern:

Our credit union branches are located inside our Sponsor's secured campus. To provide more convenient access to former company employees as well as current members and their family who are not "on campus", our credit union decided to build a free-standing branch just outside the secured area of the campus. Since this was our first free-standing branch, we needed to engage a firm with the experience and expertise in planning, designing and developing a financial facility. We reviewed several and found that EI listened to our requirements and translated them into an attractive, functional facility that reflects our Sponsor's other buildings and would be compatible for our needs. As an added requirement, the company we selected would be required to work closely with our Sponsor's Facility Division and adhere to the Sponsor's design standards for building requirements.

We selected EI for this project as it met all the requirements we were looking for in a firm to assist us with this project. EI possessed the experience and specialization in planning and developing financial facilities. They were able to bring the added value we wanted in our project. They understood the operational aspects of how a branch functions as well as how to best achieve our objectives. EI provided us with firm recommendations and the information required to making prudent facility decisions. Their firm has also always remained considerate and respectful of our budgetary requirements. As an added value, EI Associates has completed other successful projects for Merck & Co., Inc. The final design met both our credit union's criteria and that of the Sponsor. The coordination and cooperation between EI Associates and the Sponsor was seamless.

EI Associates performed admirably and exceeded our expectations. I am extremely satisfied and proud of the end result. I would not hesitate to recommend EI without reservation to any credit union considering a facility project.

Very truly yours,


Raymond Del Nero
President

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