



November 12, 2008

Mr. Jeff Thredgold  
Thredgold Economic Associates  
1366 S. Legend Drive, Ste #150  
Clearfield, UT 84015

Dear Jeff,

On behalf of the ACUMA, we wish to thank you for a great presentation to our Fall Leadership Conference audience. You hit all of the key notes as we struggle through the economic downturn. Your instinctive knowledge of the credit union system also helped connect with our participants. I have already received many positive comments regarding your presentation. Several people also commented on the fact that you do not use any notes and have a tremendous capacity for retaining data.

I enjoyed the manner in which you combine accurate facts and forecasts along with the comedic side of the scale. All of this contributed toward making this negative dilemma understandable for our group.

It is such a pleasure working with a professional speaker that can relate directly with our audience. The additional book signing was a nice touch and I am sure our folks will have many hours of enjoyment reading your words of wisdom.

I wish you all the very best for the future and do hope our paths will cross again somewhere down the road.

Truly yours,

signature blocked for privacy

Bōb Dorsa,  
President