



May 20, 2009

Mr. Byrd Baggett
836 Mystic Parkway
Spring Branch, TX 78070

Dear Byrd:

It's been three weeks since you presented the keynote and a general session at our 62nd Annual Meeting & Convention and yet I continue to hear tremendous feedback from attendees about how much they enjoyed having you speak at our event. I simply cannot thank you enough for bringing your inspiring messages to our credit unions during a time when so many of us needed both a professional and emotional pick-me-up.

You received outstanding review scores from our attendees, with 95% rating your presentations "Excellent" or "Very Good". One comment stood out from among many positive ones: "Byrd's presentations were the highlight of a truly outstanding weekend". Those are the kinds of responses I hope to read every year from convention attendees and I'm especially pleased that you were the focal point for one very satisfied credit union board member.

On a personal note, you were a pleasure to work with from the start and are truly a man of your word. When you told me you'd do something, you did and that kind of integrity is sometimes lacking in today's society. I have immensely enjoyed our conversations, before, during, and after our Annual Meeting and I look forward to keeping in touch with you in the future.

Thank you again for being such an important part of our convention and I wish you all the best as you continue your life's journey. If I can be of assistance in providing testimonials to potential future clients, please don't hesitate to share this letter or my email address with them.

Your friend,

John J. Cote
Director, Information Services



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