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919-420-8000

October 24, 2003

Chris Clarke-Epstein, President
SPEAKING!
P.O. Box 37
Wausau, WI 54402

Dear Chris,

On behalf of Coastal Federal Credit Union, I want to thank you for the great kickoff presentation you delivered on October 13, 2003 for our annual employee meeting. I have received very positive feedback from the staff on the message you delivered. I think you did a wonderful job making the presentation relevant to our industry and specifically our company.

Your contribution to our meeting (both the kickoff and wrap-up) helped to make it a successful day. Thanks again.

Sincerely,

A handwritten signature in black ink that reads "Brenda P. Hooks". The signature is written in a cursive style with a large initial 'B'.

Brenda P. Hooks
Senior Vice President/HRD