

September 4, 2003

Ms. Chris Clarke-Epstein
Speaking Solutions
5100 N. Ocean Blvd., Suite 1714
Fort Lauderdale, FL 33308

Re: **State Employees Credit Union
Annual Managers Meeting**

Dear Chris:

Thanks for helping us make this one of the best managers meetings we've ever had for our management team and Board. Everyone was impressed and awed by your presentation. It was "right on the money." And that means a lot coming from a financial institution.

You were not only quick to engage the entire group, but your messages on leadership, change (supersonic) and personal development were very timely. In fact, if I didn't know better, I would have thought you and Mr. Blaine coordinated your presentations. You did a great job for us and I look forward to a return performance.

I understand you will be in the Raleigh area in October. Please let me know when, so we can get together for breakfast or lunch. I am still hearing comments from our managers regarding your presentation and the pointers you provided to help us to improve and change. Great messages.

By the way, Stel Epstein is a real pleasure to work with in setting up your schedule and agenda. A true professional.

Thanks a bunch for an excellent kickoff for our Managers Meeting.

Sincerely,



**G. Mark Twisdale
Senior Vice President
Human Resources**

GMT/llp



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