



5/1/2012

Dear Sir or Madam,

I am writing to recommend the services of Portfolio Performance LLC. I have worked with Mike for the past five years and have always been completely satisfied with his work. Mike is professional, loyal and has a unique way of ensuring ideas and concepts are effectively put into practice.

Portfolio Performance LLC brings 30 years of industry knowledge and expertise into every engagement. All credit union executives want to see more of either loan growth, profitability, or better loan quality. Mike has shown me that it is possible to have all three.

One of the unique parts of Mike's approach is that it works in large and small institutions. At a \$650M credit union Mike helped me reach top in peer group performance and today I am applying these same concepts at a \$40M credit union and I am seeing similar results.

I'm happy to recommend the services of Mike and Portfolio Performance LLC. If you have any questions please feel free to contact me.

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