

Utah League of Credit Unions

Credit Union Service Corporation Karl S. Little Foundation Utah Credit Union Political Action Committee

April 7, 2005

Rex Havens 12314 N. Woodridge Ct. Dunlap, IL 61525-9349

Dear Rex:

One word can describe your presentation at The Utah League of Credit Unions Annual Meeting and Convention and that word is...OUTSTANDING! After sitting down with our education committee for a post-meeting review, the comments one after another stated that your closing dinner entertainment was by far one of the best we have had in years. The repeated statement was that it was not only funny, but good clean humor. There was not one person in the audience that could take offense to anything that was said - which coming from Utah is quite an accomplishment!

Rex, I appreciate the thoroughness in pre-planning this event and the follow-through to the very end. You are indeed a gentle and sensitive man and obviously your wife has trained you well. Thank you for a great evening of laughter and entertainment. Rex, I would recommend you to any of my credit union league peers in a heartbeat and wish you continued success in your career.

Warmly,

Marilyn Pearson

Director of Education and Training

TBS:mp

cc: Lutz Agency

