



May 19, 1995

Mr. Edwin Rigsbee  
766 Lakefield Road, Suite A  
Westlake Village, CA 91361

Dear Ed:

I would like to take this opportunity to personally thank you for a very successful workshop on Cross Sales Training. The time you spent in preparation to learn about Pacific Service FCU and our products really showed in your presentation, you seemed like "one of the team."

The staff comments were positive and some immediately put their new skills to the test! The "Credit Union Bucks" are beginning to accumulate. There is definitely some energy in the air that was lacking before.

We had an overwhelming response to having you return for a follow-up workshop sometime during the third quarter. I am looking forward to seeing you then.

Sincerely,

A handwritten signature in cursive script, appearing to read "Tom".

Thomas S. Smigielski  
President and CEO