



Dear Alan:

It is not often enough that I am motivated to take the time to commend one of our service providers. However, Instant Evaluate has proven to be a valued business partner that has exceeded our expectations in all regards. Your company has made member and Crewmember feedback an important part of Fairwinds Credit Union operations.

Our goal of making it easy for our members to take satisfaction surveys from the phone or Internet is being accomplished with minimal effort from our staff. The Instant Evaluate web-reports provide us real-time service data that we utilize on a daily basis. All levels of management use this data to understand exactly what our members are thinking. It is now easy for us to identify strengths and opportunities in real-time. Ranking reports allow us to provide immediate feedback to our Crewmembers.

The Instant Evaluate Internal Employee Surveying has also been quite valuable. We now have a much better understanding of how well various departments are working together. It is now fast and easy for us to access reports to better understand what is happening internally. Internal Surveying is allowing us to quickly identify strength and opportunities within our business operation.

Prior to your service, we could not be certain how customers and Crewmembers felt about the services they were receiving. Utilizing Instant Evaluate's reports, we now have real-time data and trends to keep us constantly informed. We are able to run a better business with the data we are provided.

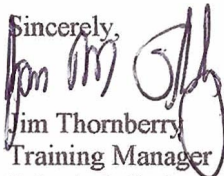
In summary:

- Our Members appreciate this easy way of providing feedback.
- All levels of Fairwinds Management have access to real-time service data.
- Internal Employee Surveying allows us to better understand departmental interactions.
- Crewmembers are now more focused on delivering service and it is easy for management to track their performance.
- We are able to better allocate training resources.
- The web based reporting is extremely easy to use and provides actionable data.
- The service is very flexible to accommodate our changing needs.

The Instant Evaluate team deserves praise for a job well done. We appreciate the time and resources you have put forth to develop and implement an effective service for our needs.

We are very pleased with your service, and look forward to a long and successful relationship.

Sincerely,



Jim Thornberry
Training Manager
Fairwinds Federal Credit Union