



September 3, 2013

Mr. Sean Coniglio
HCP & Associates, Inc.
Joseph Garcia International Center
1101 Channelside Drive, Suite 301
Tampa, Florida

Dear Sean:

It is my pleasure to provide a reference for HCP & Associates. During the past six years, the talented team members of HCP helped our Credit Union grow and prosper in a challenging economic environment by providing their knowledge and expertise in research, strategy and creative marketing.

During our partnership with HCP, the Credit Union was able to grow \$120 Million in assets, as they effectively advocated our relationships within the USF Community and helped to leverage our strength as a strategic partner. HCP was also actively engaged in developing the sponsorship between the credit union and USF Athletics, the Alumni Association and USF Health. Two of their successful marketing programs resulted in recognition among Credit Unions with both a MAC Award and a CUES Golden Mirror Award in 2012.

I recommend HCP & Associates to any organization wanting to develop actionable steps and meaningful results-oriented recommendations for growth.

Sincerely,

A handwritten signature in black ink, appearing to read "Richard Skaggs", is written over a horizontal line.

Richard Skaggs
President/CEO