



come in. compare. come out ahead.

Andrew C. Johnston
Advance Business Strategies Inc.
309 MacDonald Street
Port Perry, Ontario
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October 25, 2005

Dear Andrew:

Oshawa Community Credit Union is one of your "satisfied" customers. I would like to thank you for providing us with excellent training for staff and coaching for our management team. As you know, our employees were very reluctant when the training began but now they look forward to our sessions. They are very keen in providing excellent client service and our investment in your services has not gone unnoticed.

At our Board of Directors meeting last night, we spent a great deal of time reviewing our successes for 2005. In particular, the positive comments relating to staff morale and the increased support they provide to the operation was discussed in detail. As you know, I was awarded the Credit Union Managers Association 2005 Manager of the Year Award in September 2005. This award resulted from the "team" effort of all Board members and employee involvement.

You have provided facilitation to our Board of Directors that succeeded in reaching consensus in setting targets and goals. You have gained the respect and trust of our staff. Most importantly, you mentor my management team when they need to deal with sensitive situations. Recently, I delivered a speech to 100 credit union associates at the Credit Union Day Gala and I cannot tell you how much I appreciated your help with the delivery and recommendations that ensured that my main message to the group was loud and clear.

You have been my "business coach" for approximately a year. As a result, I am confident when presenting proposals to my Board, management and staff. Most importantly, you take pride in ensuring that "satisfaction is guaranteed". Rest assured OCCU must commend you and your company for providing us with the resources and support and for making us a VERY satisfied customer.

I look forward to continuing our coaching / training relationship.

Sincerely

Lori A. Gaudette, CEO
ACUIC/FCUIC