Crowe LLP, our independent auditors, are performing their annual audit of our credit union. Please examine the enclosed September 30, 2019 statement and compare it with your records. If correct, no reply is necessary.

If this statement is **NOT** correct, please write directly to our auditors:

Crowe LLP  
One Mid America Plaza, Suite 700  
P.O. Box 3697  
Oak Brook, IL  60522

Give complete details of any differences. Include your name, the credit union name, account number(s), and the nature and amount of the difference. They will inform us of any exceptions reported which will be given our prompt attention. If our auditors do not receive your reply in ten days, they will assume the enclosed statement is correct.

This request is made solely for the purpose of the audit. Thank you for your cooperation.