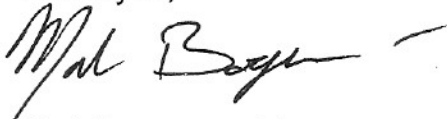


February 1, 2005

Dear Dave Ramsey,

On behalf of LSI Financial and Capital Community Credit Union I just wanted to say thank you for helping countless people in West Michigan gain their financial peace, many of them are our members as well. They have expressed their gratitude to the help you have given to them through your radio show and your books, they will forever be thankful. We are very proud to be a sponsor of your show and have people relate it to us. When they think of Dave Ramsey, they think of LSI Financial and Capital Community Credit Union. That is a very warm feeling in our hearts.

Thank you,



Mark Boguszewski
VP Marketing