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March 17, 2003

Mr. Todd Mayo
WWTN
107 Music City Circle, Suite 203
Nashville, Tennessee 37214

Dear Mr. Mayo:

For more than six years, AEDC Federal Credit Union has been affiliated with the Dave Ramsey Show. This partnership has been mutually beneficial for us and our Members. Through this advertising medium, we have successfully delivered effective messages to help cross-sell credit union products and services.

We have also enjoyed growth opportunities with prospective companies who hear the quality messages Mr. Ramsey produces. It is through his endorsement that we have gained access to employers seeking to expand their benefits package. This has resulted in successful membership growth campaigns.

We appreciate our affiliation with Dave Ramsey and believe this partnership enhances our marketing efforts.

Sincerely,

AEDC FEDERAL CREDIT UNION

Kimberley A. York
Director of Marketing
AEDC Federal Credit Union
1-800-342-3086