

HORIZONS NORTH

credit union

June 2, 2003

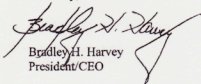
Mr. William Sterner
U of C FCU
2960 Diagonal Highway
Boulder, CO 80301

Dear Bill:

Please consider this letter as my reference for Mr. Trip Reynolds. Trip has been an invaluable resource for us the past few years. As you are aware, Human Resources is a landscape littered with many potential landmines. He has extensive knowledge in this area, and we have always been very comfortable relying upon his advice. Trip has given us excellent counsel on many different situations. He has also composed exceptional documents for us to handle these various situations.

Please feel free to contact me regarding Trip Reynolds. I would be happy to give my highest recommendation regarding him and his expertise in the HR field.

Sincerely,



Bradley H. Harvey
President/CEO