

June 4, 2003

Re: Letter of Recommendation for Trip Reynolds

To Whom It May Concern:

It is my pleasure to write a letter of recommendation for Trip Reynolds, who served as the Vice President of Human Resources at Denver Community Federal Credit Union for three years. As President/CEO of Denver Community Federal Credit Union, I have had the pleasure of working directly with Trip.

Trip has played a pivotal role in developing and implementing the HR programs that make DCFCU strong. His work ethic and communication skills would bring value to any new opportunity he pursues.

Respectfully,

Carla Hedrick President/CEO

CH/ag

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