

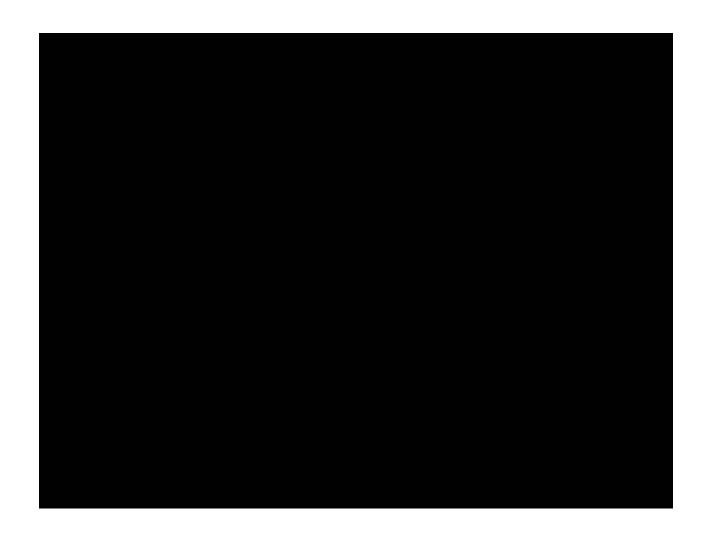
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Charles Schwab paid PR expert Ivy Lee *today's equivalent of \$400,000* for his namesake efficiency method.

What the markers represent...

• IT Infrastructure

Service/Product Development

Growing Revenues

Governance

What's Right...

- Member relationships stronger than competitors
- Spirit of Volunteerism is huge
- Demonstrated prudent management of your finances
- Exciting opportunity to learn from mistakes elsewhere
- You have passed 100% of the challenges you've faced to date



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