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May 6, 2010

Mr. Chris Andrus  
President  
Auto Expert  
2847 Campus Parkway  
Riverside, Ca 92507

Dear Chris,

In June of 2008, Lockheed FCU decided to enhance our member's auto buying experience, and made the decision to partner with Auto Expert. There were several drivers behind this decision, the biggest reason the level of service we knew Auto Expert could provide to our members. From the very first time we met with the Auto Expert team, we were impressed with their high degree of professionalism, focus on service, and documented results of how they manage their service quality program. Even your slogan of "Driving Loans and Member Satisfaction" resonated with us.

Since that day, Auto Expert has maintained a Member Satisfaction Score of at least 96%, and a Net Promoter Score "NPS" of almost 96% which clearly put them in alignment with Lockheed's focus on a high-quality "member experience". We were also impressed with the fact that in 2006 Auto Expert was awarded the Silver level California Award for Performance Excellence (CAPE) from the Malcolm Baldrige Organization and in 2007 they followed that up with a Gold level award along with a Governor's Award for Performance Excellence; only the 3<sup>rd</sup> California company to have earned that honor.

In addition, I have tracked the results of our partnership over the past two year and I am pleased to see that almost 90% of all vehicles purchased by our members through the Auto Expert program are financed by LFCU. That ratio is more than double the ratio of loans-to-vehicles sold that we were experiencing with our previous auto buying partner. Most importantly though is that your team has earned the respect of our branch staff, and they do not hesitate to refer their members to the Auto Expert representative.

Thank you and your group for being such a great business partner, and I look forward to continued success with the Auto Expert program.

Sincerely,

A handwritten signature in blue ink, appearing to read "Michael Twomey". The signature is fluid and cursive, with a long horizontal stroke extending to the right.

Michael Twomey  
Senior Vice President – Sales & Retail Banking