



SHARONVIEW

FEDERAL CREDIT UNION

With us...it's personal

April 21, 2006

Mitch Ronco  
Manager Education Relationships  
InCharge Education Foundation, Inc.  
2101 Park Center Dr, Suite 310  
Orlando, FL 32835

Dear Mitch:

I am writing to tell you how pleased Sharonview is with our InCharge partnership. In today's world, we know that the distance between many of our members and bankruptcy court is one pay check. InCharge has made a significant impact on members' lives by widening that distance for hundreds of them.

I attribute the success of your program at Sharonview to:

- Your educational materials are wonderful. Our members find them easy to read, non-intimidating, and informative. They are written with a tone that does not make members feel they are being preached to.
- Mike Schianos' seminars are outstanding. His charisma brings a personal touch to a sensitive subject matter.
- InCharge genuinely cares about improving the financial well being of our members' lives. What you do is a mission to you and not just a business.

I would be pleased to provide any of InCharge's potential partners with a reference. I know they will be as pleased with your service as Sharonview has been. They are welcome to call or email me.

We look forward to a continued mutually beneficial business partnership.

Best regards,

John Carlson  
President/CEO  
Sharonview Federal Credit Union  
(704) 969-6709  
John.carlson@sharonview.org