Date

Department of Financial and Professional Regulation

Division of Financial Institutions

Credit Union Section

320 W. Washington, Suite 550

Springfield, IL 62786

Re: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_Credit Union

Enclosed is one copy of our audit report and management letters. Please note our audit procedures have been designed to fulfill the following requirements.

1. The Supervisory Committee Internal Audit Report as required under Section 305/34(1) of the Illinois Credit Union Act.
2. An annual external independent audit as required by Section 305/34(3) of the Illinois Credit Union Act.

A verification of share and loan accounts was completed in accordance with Section 190.130 of the Rules and Regulations.

Should you have any questions, do not hesitate to call upon us.

Sincerely,