



Suncoast Schools Federal Credit Union

Chartered as Hillsborough County Teachers Credit Union — 1934

October 14, 2011

Mr. Tim McMurry, Chairman
Southeast Corporate Federal Credit Union
3692 Coolidge Court
Tallahassee, FL 32311

Dear Tim:

Suncoast Schools Federal Credit Union strongly supports the merger initiative of Southeast Corporate and Corporate One. Given the mayhem that has occurred within the corporate credit union system over the past few years, we appreciate the dedication and diligence of Southeast Corporate's board and management in selecting a merger partner that we believe is truly in the members' best interests. This combination will best protect our existing capital, now and into the future. The synergies of the two organizations should continue a high level of service while enhancing product and service offerings.

Credit unions are demanding change within the corporate system. The merger between Southeast Corporate and Corporate One is the corporate solution that addresses what we need - a highly efficient corporate that can deliver sustainable and competitively priced services not reliant on investment income yet with a strong and diversified stream of income sources that will enable earnings growth and further protect our invested capital. This merger will deliver that. Having a well capitalized corporate as our business partner will ensure our access to efficient liquidity and lines of credit while providing strong returns on our investments.

You can count on our support. Thank you for making decisions in the best interests of your members and selecting a course of action that will provide long term benefits to the credit unions you serve.

Sincerely,

Tom R. Dorety,
President and CEO

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