



October 12, 2011

Mr. Brad Miller, President and CEO
Southeast Corporate Federal Credit Union
3692 Coolidge Court
Tallahassee, FL 32311

Dear Mr. Miller:

On behalf of the Board of Directors, Executive Management, and the staff of BrightStar Credit Union, I salute Southeast Corporate Federal Credit Union's merger initiative. Most importantly, I believe the selection to join forces with Corporate One Federal Credit Union will help to protect our member capital shares remaining with Southeast, while providing endless and customary service standards to member credit unions. Corporate One's capital structure is strong and revered.

Southeast is an absolute foundation for our institutional ability to provide our natural person members with accurate, dependable, quality, and consistent service. The vast array and irreproachable delivery of daily service is uncanny. Due to your commitment to Southeast's member credit unions, we feel the Corporate One merger will provide the usual professionalism we have enjoyed for decades as a member of Southeast. The joined forces of Southeast and Corporate One can only enhance the efficiency we have all grown accustomed.

In my experience, as a former Problem Case Officer with the National Credit Union Administration (NCUA), I feel that the union of Southeast and Corporate One appears idyllic. We hope that the NCUA is able to accept the terms and conditions of this merger sooner than later, so that the great service we receive from Southeast can continue.

Though it was unfortunate that member credit unions were not willing to recapitalize Southeast as planned, Executive Management is being proactive with the merger alternative. Mr. Miller, your management style, transparency, integrity, honesty, and intellect brings great respect to the corporate credit union industry. BrightStar appreciates your illustrious leadership.

Sincerely,

A handwritten signature in black ink, appearing to read "Raffael Crockett", with a long horizontal flourish extending to the right.

Raffael Crockett
President and CEO

Cc: Board of Directors -- BrightStar Credit Union
Board of Directors -- Southeast Corporate Federal Credit Union
Lee C. Butke, President and CEO -- Corporate One Federal Credit Union