



Camarillo 805/388-1033
Oxnard 805/981-9098
Ventura 805/339-3200
Point Mugu 805/989-8787
Administration 805/339-3250

December 11, 2000

Mr. William F. Wagner
ACCORD Management Systems
2239 Knollcrest Place
Westlake Village, CA 91361

Dear Bill,

As you know, Point Mugu Federal Credit Union has now been using various components of the McQuaig system for a little over a month. We are very excited about what these tools have done for us already and even more so about what they can mean to us in the future.

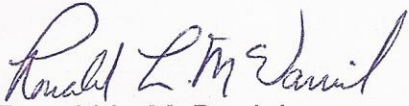
The McQuaig Word Survey has astonished all of us who have taken it with its accuracy in depicting the behavioral characteristics, assets and limitations of ourselves. Just when you think you've seen it all, an entirely different type of profile emerges which demonstrates the seemingly limitless possibilities this tool provides in understanding human behavior and its impact on performance and overall job match.

This insight into our people is defining more objectively some issues we've been struggling with for several years, particularly in leadership roles. With this knowledge, we are better equipped to help our people succeed and match position openings to successful candidates through the Job Survey component of the system.

I would be remiss not to mention the dynamic and entertaining style with which you trained our executive team on the use and benefits of the McQuaig tools. We have decided to have you personally train the broader management team so that they may directly benefit from your experience and insight as well.

In summary, we believe we have the tools to build an "awesome" team with the assistance of the McQuaig tools and ACCORD Management Systems. We would confidently recommend your services to anyone wishing to have some excellent tools with which to raise the bar in their organization. We look forward to seeing you again in January.

Sincerely,


Ronald L. McDaniel
President