

June 4, 2009



Mr. Jeff Thredgold  
Thredgold & Associates  
1366 S Legend Hills Drive, Suite 150  
Clearfield, UT 84015

Dear Jeff:

On behalf of Chase Business Banking, I'd like to thank you for the tremendous job you did as the presenter for our Chase *Business Insight Seminars* series, "A Business Owner's Guide to the 2009 Economy."

During this 14-city event series, the message in your presentation that we will get through this challenging time truly hit home with our small business audience. Your presentation opened our clients' eyes to all that happening in today's business environment and gave them ideas to find solutions to emerge from recession successful.

From the pre-event training calls for our bankers to the time and effort you put into customizing this presentation for our audience, your message was well-coordinated with the objectives of Chase. According to one of our attendees, "Jeff was very interesting and engaging on a usually dry topic. His presentation was exceptional and amusing. Imagine that...an economist who is entertaining and informative!"

Your message helps solidify Chase's commitment to providing our clients with the education and knowledge to help them manage their businesses in these challenging times.

Many thanks,

A handwritten signature in black ink that reads "Erin R. Eblin". The signature is written in a cursive, flowing style.

Erin R. Eblin  
Vice President, Events Marketing Manager  
Chase Business Banking