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July 26, 2017

Nicholas J. Ketcha, Jr.
President
The Association of FDIC Alumni, Inc.
PO Box 83775
Gaithersburg, MD 20883-3775

Dear Nick,

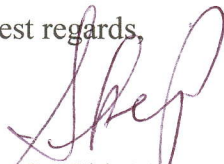
Congratulations to you and the many other members of the organizing group who have put together the AFDICA. Each of you has spent many dedicated hours in getting the organization up and running. I applaud your efforts.

I am pleased to be a member of AFDICA and encourage all former employees to seriously consider membership. Many alumni have gathered informally throughout the country indicating their interest and commitment to the FDIC. This formalizes the opportunity for the alumni to gather, renew friendships and carry out the mission of delivering the Money Smart curriculum, charitable activities and financial literacy to their local communities.

I treasure my experience at FDIC and the wonderful friendships and relationships I could build with the great people at FDIC. I look forward to an opportunity to continue those relationships.

I again thank you and your colleagues at AFDICA for your demanding work in establishing this organization

With best regards,



Andrew C. 'Skip' Hove