

July 14, 2022

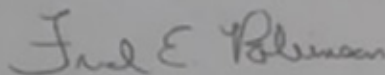
The Tennessee Credit Union League is the trade association for the 134 credit unions of Tennessee. The League has been in existence since 1934. We are the voice of credit unions at the Tennessee General Assembly and Washington DC.

The League also assists groups when they explore the opportunity to charter a credit union to help people who need financial services. It is essential early in the process for us to understand what those needs are and who the credit union will serve. We've been consulting with Roy Dozier and feel that he and his group have taken the steps necessary to form a viable credit union for the underserved people in the Memphis metropolitan area.

While no one can guarantee the success or failure of any venture, we feel that **Roy Dozier of Fair Break Proposed Federal Credit Union**, as the organizer, is positioning the venture for success. The League fully supports these efforts and believes the people in the Memphis area will greatly benefit.

It is part of the credit union charge that we are an industry of "People Helping People." Mr. Dozier and his team have developed and put together a plan that should hopefully guide them to creating a credit union to help those that need help the most.

Sincerely,



Fred E. Robinson
President/CEO
Tennessee Credit Union League