

# TRUST

★ FEDERAL CREDIT UNION ★

September 21, 2021

Roy Dozier, Organizer

Fair Break Proposed Federal Credit Union

P.O. Box 1884

Memphis, TN 38101

Dear Roy,

The purpose of this letter is to confirm and outline Trust Federal Credit Union's (TFCU) agreement to mentor Fair Break Proposed Federal Credit Union (FBPFCU). We have reviewed the Step 8 "Find a Mentor and Other Resources" provisions in the Federal Credit Union Charter Application Guide and feel we can provide the support FBPFCU needs.

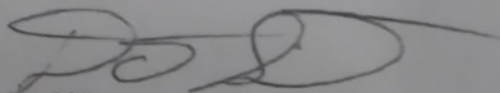
TFCU agrees to perform the following specific assistance:

1. Answer questions and provide direction and guidance.
2. Train organizers and staff on specific duties, responsibilities, daily operations and processes.
3. Assist with pro-forma financial projections and reasonable assumptions.
4. Provide sample policies, procedures and job descriptions.
5. Assist in identifying reputable vendors and negotiating vendor contracts.
6. Provide or assist in obtaining low-cost non-member deposits up to \$1 million.

TFCU agrees to continue mentorship of FBPFCU through 12/31/22. This agreement can be extended by mutual agreement of both credit unions at any time.

In addition, TFCU commits to a monthly conference call with FBPFCU officials to discuss areas of need and steps to coordinate appropriate resources to assist.

Sincerely,



David Smart

President\CEO

Trust Federal Credit Union