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**B. Dan Berger**  
President & Chief Executive Officer

**National Association of Federally-Insured Credit Unions**

September 12, 2020

Mr. Steve Foley  
President/CEO  
Bragg Mutual Federal Credit Union  
2917 Village Dr  
Fayetteville, NC 28304-3814

Dear Mr. Foley:

I recently read that Bragg Mutual Federal Credit Union received a 5 Star BauerFinancial rating this year. Congratulations on this tremendous achievement. NAFCU values your work as it continues to serve as a positive reflection of the credit union industry.

As we move forward together, my NAFCU colleagues and I are prepared to help take Bragg Mutual Federal Credit Union to the next level. We have grown stronger with you and are steadfast in our focus as your Washington watchdog: providing unwavering federal advocacy, top-rated education, one-of-a-kind compliance assistance and supreme responsiveness. If NAFCU can be of assistance in any future endeavor, please do not hesitate to contact me directly.

Sincerely,

B. Dan Berger