



You matter more.

A Letter from the President

Our commitment to our *You Matter More* promise is deeply rooted both in understanding what our customers need and want and what level of experience we provide when you interact with us. We've been working hard to exceed what we believe are your expectations. But we need to hear directly from you in order to have confidence in our priorities and our decisions.

Based on certain interactions you may have, we'll be inviting you to engage in conversation with us. And while we'd love to hear from you anytime, we commit to you that we won't request your feedback too frequently. Knowing that, will you help us by participating in occasional online surveys when invited? We'll reciprocate by letting you know how customer feedback is making a difference.

We know you'll be honest with what is going well, so that we can be sure to keep it up. Perhaps even more important, we feel certain you'll tell us when we're not hitting the mark, so that we may continuously improve. Whatever you have to say, whenever you say it, one thing is for certain – **you will be heard.**

A handwritten signature in black ink that reads "Bob Montgomery-Rice". The signature is written in a cursive style with a long, sweeping tail on the final letter.

Bob Montgomery-Rice
President