

February 15, 2017

Mr. Nicholas Ketcha Jr.

Interim President

The Association of FDIC Alumni, Inc.

Post Office Box 83775

Gaithersburg, MD 20883-3775

Dear Nick:

Congratulations to you and the other members of the organizing group in putting AFDICA together and getting it up and running. I can only imagine the amount of time and hard work your group has expended on this effort and I want to thank each of you for your efforts. I only wish it had been done years ago. It's been long overdue, and I look forward to becoming a member and participating in future activities.

I, like most former FDIC employees and retirees, treasure my experience at the FDIC and the enduring relationships and friendships built during that time. We saved the U.S. and world financial system from collapse during the 1980s. Not a day goes by that I don't think about those days and the great work we did together.

Your choice of emphasizing Fellowship, Education and Charitable activities as the key principles of AFDICA is commendable. There is a special bond that holds together FDIC employees, both former and current. I'm sure that much of it stems from the pride that came from being part of a team engaged in the work that the FDIC has done over the years in maintaining confidence in the U.S. banking system. Your decision to organize a cadre of volunteers to deliver the Money Smart program to local community organizations in conjunction with ongoing FDIC financial literacy initiatives is also to be commended. Finally, I applaud your group's decision to include a charitable giving component to the objectives of the organization, in keeping with the FDIC's long history of community service.

In closing, let me again congratulate and thank you and the other members of the organizing group for all your hard work and efforts. I look forward to seeing you at future AFDICA events. You and other FDIC employees past and present might enjoy some of the materials from my FDIC years at <http://www.williamisaac.com/>.

All the best,

A handwritten signature in black ink that reads "Bill". The signature is written in a cursive, slightly slanted style.

William M. Isaac