

P.O. Box 1500 Dunedin, FL 34697 www.achievacu.com

January 15, 2016

Southern Cross Contracting, Inc. 389 Interstate Blvd Sarasota, FL 34240

To whom it may concern:

It is my pleasure to provide a reference letter for Southern Cross Contracting, Inc. Achieva Credit Union has utilized Southern Crosses services for the past several years for branch renovations and new branch startups. Each time we contracted with Southern Cross, they provided exceptional service and always exceeded our expectations. Everyone that we have interacted with at Southern Cross has always been very professional and very knowledgeable. Their attention to detail is outstanding, making the entire process easy and hassle free. We have dealt with many contractors in the past and Southern Cross by far exceeds any other contractors that we have ever utilized. One of the several impressive qualities of Southern Cross is that they actually look for ways to save you money.

Southern Cross takes pride in providing friendly personable service all while remaining professional ensuring that everything runs smoothly and that all parties are happy with all aspects of the project. These qualities are very hard to find in most contracting companies.

I would highly recommend Southern Cross for any contracting needs.

Sincerely,

Susan Lacey
Regional Vice President
Achieva Credit Union