

March 23<sup>rd</sup>, 2016

Craig Cushingham Cushingham Insurance Services 2273 Ravenwood Trail Marietta, GA 30066

Craig,

I wanted to formally "Thank you," for the valuable information you provided Joe and I in helping us decide which way to proceed with our health insurance needs for the remainder of 2016 and for the years to come.

You are a consummate professional and a credit to your trade. I will contact you for my personal health insurance needs and will continue to refer clients and friends to you in the future.

Professionally,

Dan Thrailkill; AVP First Citizens Bank

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