

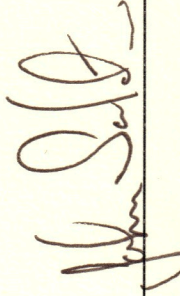


Certificate of Appreciation is hereby granted to:

Victoria Lloyd

in grateful recognition to his participation in the 2015
Financial Crimes Workshop.

October 8, 2015


John Sabatine, AFCU - New England Chapter President


Kathleen Beshey, - MVFCN - Chapter President