



SEABOARD
FEDERAL CREDIT UNION

The smart place for your money

July 25, 2025

Re: Letter of Recommendation for Gary Glenn

To Whom It May Concern

I am delighted to write this letter of recommendation for Gary Glenn, Founder/CEO of Discovery: FI. We engaged Gary to review terms and pricing for a renewal contract for our core IT, statement processing, Visa debit and credit, and digital platforms. The Scope of Work included comparing the costs of the renewal proposal to current invoices, advising how the proposed pricing compared to other available market options and negotiating strategies to reduce the cost of the overall renewal contract.

I can attest to his professionalism throughout the engagement and ability to communicate in a timely and clear manner. Gary reviewed and analyzed a large amount of detailed documentation and summarized it in a manner that was easy to understand. His recommendations were realistic to achieve and will save our credit union significant expense over the life of the renewal contract.

I am confident that Gary's work ethic and extensive knowledge of financial institution software operating systems, conversions, vendor selection and contract negotiations will materially benefit any organization that utilizes his services.

If you have any further questions about his background or qualifications, please call me at 207 469-6341, ext. 1101. In closing, I believe Gary is a tremendous resource in the financial institution software space and has my absolute highest recommendation.

Sincerely,

Kyle W. Casburn
President and CEO
Seaboard Federal Credit Union