



May 30, 2009

To the Officers, Staff, and Employees of
Prince William Health System and Novant Health

On behalf of the officers and staff of your credit union, I wish to convey our most sincere congratulations and best wishes for your merger with Novant Health. Having spent more than 20 years as a resident of Prince William County and currently as Vice President of Member Services for HSFCU, I am well aware of the tremendous service Prince William Health System has provided to residents of the county, regardless of means.

As a not for profit institution ourselves, we at HSFCU, are highly supportive of this merger. The combination of two organizations with a commitment to doing the right things for the right reasons, without the restraints a for profit organization has imposed on it by virtue of the need to provide long term wealth building opportunities for stockholders can only complement your already outstanding service. We look forward to working with Prince William Health System and Novant Health in support of your continued efforts on behalf of the community and its healthcare needs. We support this merger wholeheartedly and offer any assistance we can provide to Prince William Health System, Novant Health, and your employees.

Sincerely,

Brad Roteman
Vice President, Member Service
Healthcare Systems Federal Credit Union