



UNDERSTAND. SERVICE. INNOVATE.

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To Whom It May Concern:

USI Insurance Services recently wrapped up an expense audit from SIB Fixed Cost Reduction, and we were very happy with the value their team delivered. We are writing to recommend them to other companies seeking to audit and reduce their costs.

USI hired SIB specifically to review our bank fees. As a large insurance broker with over 140 offices across the country, USI conducts a variety of financial transactions and treasury fees constitute a large annual expense. SIB impressed us with their experience and professionalism as they explored opportunities to reduce our bank fees in a lasting way.

SIB's recommendations will result in a six-figure reduction in our annual treasury fee expenditures. They conducted their review in a prompt, efficient manner and presented their findings with a great deal of specificity and clarity. SIB's value should be clear to anyone in business who realizes the importance of keeping costs under control. We're glad to have worked with them, and will recommend them to others with high operating expenses.

Sincere regards,

USI INSURANCE SERVICES

A handwritten signature in blue ink that reads "Nancy Colwell".

Nancy Colwell
Director of Treasury