

[Music playing]

White screen. Light teal colored circle shaped graphic with small green circle inside pops into frame with the words 'meet the team' in white on it. Screen splits to reveal Fred.

Fred: Hi, I'm Fred Eisel and I'm the chief investment officer for Vizo Financial. My job is two-fold - I'm responsible for managing the corporate's investment portfolio and I also oversee our ALM department that works directly with credit unions. I enjoy every aspect of my job from managing our portfolio to working with the members to help them maximize their invest-able funds and providing ongoing education on investments and the economy.

Fades to Vizo Financial logo V and a red heart and the words, "CUs" in green on gray background. The logo fades into the Vizo Financial logo. Vizo Financial logo fades out and disclaimer text appears on screen.

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Fade to black.