

[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 Michael.

Michael: Hi, I'm Michael Rice and I'm an ALM analyst for Vizo Financial. My job involves working directly with credit unions to provide interest rate risk consulting through ALM modeling. I like to learn new things, which is required in the ALM world as things are always changing. This is what makes my role so important - I get to be the person who helps credit unions understand their balance sheets.

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.