**Late payment dated 04/08 in regards to current ACME Credit Union (Auto loan) – balance
$845**

This incident was purely a lack of attentiveness on my end. As I was on travel for the US Navy near the due
date, I requested that my wife mail our car payment in. She did so, but unfortunately, neglected to follow-up
and make sure that it had indeed, been received by Tyndall in a timely manner.

In monitoring our checking account (where the payment originated from), she realized that the check had not
been cleared in a timely manner and immediately made the payment in person.

As we realize that this oversight was absolutely avoidable we have implemented several measures to assure
that it never happens again. Not only do we make all payments on all accounts either in person or online – as
that way, we know that the payment was received and credited to the appropriate account, we also pay well
before the actual due dates.

In addition, we have implemented an easy-to-access ledger system – both as a hard-copy physical ledger
book and an online tracking system. Both of which are compared against each other and items paid and
“cleared” notated as such on at least a weekly basis.

Respectfully,