

RE: Melissa Kemp, President

Premium Administration, LLC and Premium Organization

To Whom It May Concern:

I have known and worked with Melissa Kemp for many years, stretching all the way back to her time at Marshall & Ilsley Bank and through her development and success with Premium Administration.

When Melissa was a Trust Officer with M & I Bank, we worked together on the charitable giving plans for several of her clients. I was the Development Officer for the Arizona Community Foundation at the time, and enjoyed the knowledge, sincerity, and energy she brought to that work.

Subsequently, when Melissa founded Premium Administration, I served as a volunteer officer of the Planned Giving Roundtable of Central Arizona, a client organization for PA. She supported the work of PRGT with dedication and great attention to detail.

I have always enjoyed seeing Melissa; she is open and friendly, accessible and thoughtful. Our relationship has been easy and productive, I believe, on both our parts.

I recommend Melissa and her companies to others.

Sincerely,

Deborah Whitehurst
Special Advisor to the President/CEO
Arizona Community Foundation