



Capital One Services, Inc.  
15000 Capital One Drive  
Richmond, VA 23238

September 20<sup>th</sup> 2009

Josh Leibner  
Quantum Performance Inc.  
217 Longview Road  
Bridgewater, NJ 08807

Dear Josh,

As I make plans for moving to my new position, I wanted to take a moment to thank you for the support you've provided my teams and me over the last couple of years.

With two distinct organizations, your Strategic Commitment process helped us align on a clear and compelling vision and set of key objectives, and do so in a way that ensured everyone was fully bought into what we wanted to accomplish and the leadership style we wanted to embrace. The progress we made was excellent; we were able to take a group with tenuous connections and some amount of skepticism-even cynicism-and transform it into a high-performing, closely-knit team that was given increasing levels of responsibility due to our consistent, reliable performance.

My group's performance, as well as their ability to partner effectively both internally and externally, benefited greatly from your support and coaching.

I look forward to working together in the future.

Sincerely,

A handwritten signature in dark ink, appearing to read "David Hummelberg", with a long, horizontal flourish extending to the right.

David Hummelberg,  
Managing Vice President – U.S. Card