Reference Request Letter - 1

Edwin Chen 7469 16th Avenue. Burnaby, BC, V3N1P2 March 27th, 2017

Karthik Ramaseshan 1285 West Pender St #800, Vancouver, BC V6E 2M6

Subject: Reference Request – Senior Risk and Financial Analyst, Credit Union

Hello Karthik,

I received an offer from the Financial Institutions Commission of BC of a position senior risk and financial analyst. I decided to accept the offer because it provides the opportunity to expand my knowledge from the regulator's perspective. FICOM requires 3 references and the reference will be conducted in the form of online questionnaire and should take about half an hour to complete. Do you think I could put your name as one of the references?

Please do not hesitate if you require additional information to complete the reference and I really appreciate your help with this.

Best Regards, Edwin Chen

Reference Request Letter - 2

Edwin Chen 7469 16th Avenue. Burnaby, BC, V3N1P2 March 27th, 2017

Dave Peterson 1285 West Pender St #800, Vancouver, BC V6E 2M6

Subject: Reference Request – Senior Risk and Financial Analyst, Credit Union

Hello Dave,

I received an offer from the Financial Institutions Commission of BC of a position senior risk and financial analyst. I decided to accept the offer because it provides the opportunity to expand my knowledge from the regulator's perspective. FICOM requires 3 references and the reference will be conducted in the form of online questionnaire and should take about half an hour to complete. Do you think I could put your name as one of the references?

Please do not hesitate if you require additional information to complete the reference and I really appreciate your help with this.

Best Regards, Edwin Chen

Reference Request Letter - 3

Edwin Chen 7469 16th Avenue. Burnaby, BC, V3N1P2 March 27th, 2017

Yan Jiang 1285 West Pender St #800, Vancouver, BC V6E 2M6

Subject: Reference Request – Senior Risk and Financial Analyst, Credit Union

Hello Yan,

I received an offer from the Financial Institutions Commission of BC of a position senior risk and financial analyst. I decided to accept the offer because it provides the opportunity to expand my knowledge from the regulator's perspective. FICOM requires 3 references and the reference will be conducted in the form of online questionnaire and should take about half an hour to complete. Do you think I could put your name as one of the references?

Please do not hesitate if you require additional information to complete the reference and I really appreciate your help with this.

Best Regards, Edwin Chen