

June 23, 2017

RE: JTA Wellness

To Whom It May Concern:

It is my pleasure to introduce and highly recommend the outstanding services provided by Jan Tilley and JTA Wellness. At Jefferson Bank, the Wellness Program was created several years ago because we wanted to provide our employees with organizational-level support from which they could establish and maintain a healthy lifestyle. Since inception of the Program, we have periodically surveyed our employees to seek feedback on the program offerings and measure its effectiveness. We discovered that it was easy for employees to join the program and establish their individual wellness goals, but we also determined that it was more difficult for them to maintain the enthusiasm and stay engaged. In addition, we discovered that although employees knew nutrition is a primary factor in being healthy and well, they were unsure of how to begin and be successful in "eating right."

We worked with JTA Wellness in the past and naturally thought of them again for this nutrition component. With JTA, we knew we were getting to work with a nationally-recognized nutrition consulting firm and one with a leader (Jan Tilley) whose ability to motivate and inspire is incomparable.

Our partnership with Jan Tilley and her team was officially launched in early 2017 with the introduction of JTA's **Corporate Wellness Program**. Jan and Nicki Ortiz, Health Promotions Coordinator, met with our entire Wellness Committee and developed a roll-out plan to reintroduce nutrition to our employees. We held kick-off meetings at several of our locations where Jan motivated our team with her inspirational stories. Those in attendance learned the true value of proper nutrition and that it is much more than weight management.

Most of the employees in attendance immediately signed up for a one-on-one consultation with a nutritionist, which is now held once per month at several of our locations. In the months since the kick-off, we have seen an increase in participation and better than 90% of the participants have recurring appointments. Employees now have the tools to guide them in making positive lifestyle changes that improve their individual health and which they can share and make a difference with their families. They have convenient, on-site access to knowledgeable professionals that actively work with them as they journey to healthier living.

I too have participated in the one-on-one consultations and the guidance and education that I received will further enhance the quality of life I hope to enjoy in my later years.

I am confident that a company's decision to partner with Jan Tilley and JTA Wellness will achieve positive and effective results as we have seen at Jefferson Bank. Should you wish to contact me, I can be reached at (210) 736-7815 or by email at bgoetz@jeffersonbank.com.

Sincerely,



William J. Goetz, CPA
Executive Vice President & CFO