

Thank you, members of Credit Professionals International,  
For giving us the opportunity to serve you  
For your support and  
For your participation and involvement in CPI.

Each of you is a unique and special gift of great value  
To be treasured.

You are  
**THE POWER OF ONE**  
and **YOU** are  
**MAKING A WORLD OF DIFFERENCE**  
At every level in our organization  
and  
In your communities.

We celebrate each one of you for  
Your talents  
Your involvement  
Your enthusiasm  
and  
Your commitment to CPI.

We wish you and your loved ones  
A joyful and happy holiday season  
And a new year filled with goodness.

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