



Josue (Joe) Robles, Jr.
President
Chief Executive Officer

February 25, 2008

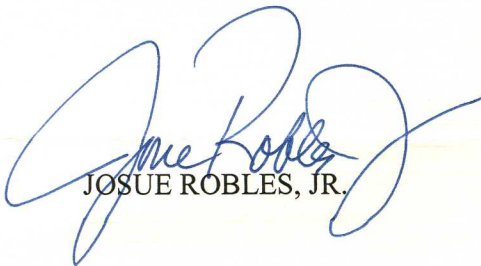
Captain Vernice Armour, USMCR
44 Mine Road
Suite 2, #421
Stafford, VA 22554

Dear Captain Armour:

On behalf of USAA, thank you very much for taking the time to visit us. It was a pleasure to meet you. Our employees truly enjoyed your presentation, and hearing of your remarkable experiences. Thank you for sharing these extraordinary stories with us.

Captain Armour, I enjoyed visiting with you, and wish you the best. Thank you for your membership with USAA, and for your service to our country.

Best regards,



JOSUE ROBLES, JR.