

Patrick Henderson
c/o Whitney Benefits
PO Box 5085
Sheridan, WY 82801

September 13, 2017

Hello Patrick,

I feel privileged to share my testimonial about the interest free Whitney loan I received from 1983 to 1986.

I feel very grateful to Whitney Benefits for offering me an interest free student loan to help with my expenses while attending Devry Institute of Technology in Phoenix, Arizona. It helped me achieve my goal of earning a college degree while living independently. The Whitney loan, along with a part time job, helped me pay for tuition and books, as well as supplement my living expenses. After graduation, I was pleased how affordable the loan payments were, which enabled me to easily pay down my debt while starting my new career. As I look back, I realize the student loan also provided indirect benefits, as it taught me responsibility and facilitated building my credit, a skill I would use the remainder of my adult life. Thank you Whitney Benefits for your generous gift. I will always be grateful to you!

I'm very grateful for the request, as it gave me the opportunity to realize how lucky and grateful I am. (I've always been grateful that I found a good paying job and was able to pay it back without any trouble).

Thanks Patrick,

Toni Alden

Toni Alden
Staff Accountant
Sheridan Memorial Hospital