



MEMORANDUM

Date: February 10, 2021
To: Companywide Distribution
From: Kyle Gunderlock, Chief Executive Officer
Subject: In Memory Of

Our colleague and friend, Andrew Osborn, recently and untimely passed in late January. For those that knew him, he was a loving father to his two sons: Evan and Justin. Andrew was committed to their happiness and wellbeing.

Andrew's family has setup a ForeverMissed page. They are encouraging anyone who would like to add a story or photo(s) of their memories with Andrew to share it here: <https://www.forevermissed.com/andrew-osborn/about>. Andrew's family will eventually create books for his two sons to share their father's life.

In addition, Andrew's family has set up a GoFundMe account to contribute to an education fund for his boys. For anyone who would like to contribute, the GoFundMe page can be found here: <https://bit.ly/3jvYlv8>.

Acra Lending is making a donation to the GoFundMe account and we encourage anyone who would like to share memories of Andrew with his family to do so through the links provided above.

We have an Employee Assistance Program (EAP) which includes free counseling for any employee who would like to speak with someone confidentially (see accompanying pdf). Employees should use our corporate company name, Citadel Servicing, to register. We understand this message may be difficult to process, please know Human Resources and the management team are available to help you deal with this loss in the coming days and weeks.



Call ComPsych® GuidanceResources® anytime for confidential assistance.

Call: **888.628.4809**

Go online: **guidanceresources.com**

TTY: 800.697.0353

Your company Web ID: **Gallagher**

Personal issues, planning for life events or simply managing daily life can affect employees' work, health and family. The suite of confidential services offered by ComPsych provides support, resources and information for personal and work-life issues. This flyer explains how ComPsych services can help employees and their families deal with everyday challenges.

Confidential Counseling

Someone to talk to.

This no-cost counseling service helps you address stress, relationship and other personal issues you and your family may face. It is staffed by GuidanceConsultantsSM—highly trained master's and doctoral level clinicians who will listen to your concerns and quickly refer you to in-person counseling and other resources for:

- › Stress, anxiety and depression
- › Relationship/marital conflicts
- › Problems with children
- › Job pressures
- › Grief and loss
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Discover your best options.

Speak by phone with our Certified Public Accountants and Certified Financial Planners on a wide range of financial issues, including:

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- › Credit card or loan problems
- › Tax questions
- › Retirement planning
- › Estate planning
- › Saving for college

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Knowledge at your fingertips.

GuidanceResources Online is your one stop for expert information on the issues that matter most to you... relationships, work, school, children, wellness, legal, financial, free time and more.

- › Timely articles, HelpSheetsSM, tutorials, streaming videos and self-assessments
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- › Child care, elder care, attorney and financial planner searches

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Expert info when you need it.

Talk to our attorneys by phone. If you require representation, we'll refer you to a qualified attorney in your area for a free 30-minute consultation with a 25% reduction in customary legal fees thereafter. Call about:

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- › Debt and bankruptcy
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- › Civil and criminal actions
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- › Moving and relocation
- › Making major purchases
- › College planning
- › Pet care
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Helping you make better health care choices.

HealthChampion® provides confidential assistance with:

- › Claims review and fee negotiation
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- › Explanation of health plan coverage
- › Understanding diagnosis and treatment options
- › Preparation and support for medical appointments and procedures

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Marketplace

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