

P.O. Box 306121
St. Thomas, VI 00803

December 6, 2023

To Whom It May Concern

Dear Sir/Madame:

As a colleague of over seven (7) years, I am writing to unreservedly recommend Mr. Kevin McCurdy for the esteemed position of Commissioner at the Department of Finance (DOF).

Presently, I am the President of Merchants Commercial Bank (MCB), which has served as an instrumental financial depository and lending institution to commercial businesses and consumers for almost two decades. During my ten-year tenure with the Government of the Virgin Islands (GVI), which included an integral post as the Commissioner of Finance for the Department of Finance (DOF) from 2015 - 2018, I had the pleasure of working with Mr. McCurdy from 2016-2018, when he served as the Sr. Budget Analyst at the Office of Management and Budget (OMB).

During our interactions, I had the opportunity to witness firsthand Mr. McCurdy's exceptional talents, dedication, and accountability in preparation for and during the bi-annual revenue enhancement conference. Moreover, Mr. McCurdy demonstrated a remarkable ability to analyze financial data, formulate strategic budgets, and provide invaluable insights that significantly contributed to the success of revenue forecasts. Furthermore, his keen analytical skills and forward-thinking approach set him apart in his role, making a lasting impact on GVI's financial liquidity, planning, and budget development.

What truly distinguishes Mr. McCurdy is not only his professional expertise, but also his unwavering commitment to excellence. He consistently exceeded expectations, taking on challenging assignments with enthusiasm and delivering exceptional results. His work ethic and dedication to achieving high standards and annual balanced budgets were evident in many tasks he undertook. In addition to his technical proficiency, Mr. McCurdy possesses excellent leadership qualities. He has a natural ability to inspire and motivate team members, fostering a collaborative and positive work environment. His strong communication skills and approachable demeanor make him not only an effective leader but also an asset in building strong, cohesive teams.

In 2021, Mr. McCurdy left OMB to pursue a new opportunity, where he undoubtedly continued to excel and grow professionally. Now, as he seeks to return to GVI, I am confident that his experiences, skills, and leadership qualities make him an exceptional candidate for the Commissioner of Finance. I am certain that Mr. McCurdy will bring the same level of dedication, intelligence, and accountability to the role of Commissioner as he did in his previous position. His strategic vision, coupled with his ability to navigate

complex business models, positions him as an ideal candidate to lead DOF to new heights.

It is with great enthusiasm and confidence that I highly recommend Mr. Kevin McCurdy for the Commissioner position at DOF. I am certain that he will contribute significantly to the success and growth of the department and GVI.

If you require more information or specific examples, please do not hesitate to contact me at 340.690.5054, or by email at vcollens2110@hotmail.com.

Thank you for your invaluable time and thoughtful consideration.

Very truly yours,



Valdamier O. Collens
President, Merchants Commercial Bank
Harvard MBA, 1998
Certified Public Accountant, New York