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September 8, 2016

Board of Directors of
Communities First Association

We have audited the financial statements of Communities First Association (the Association) for the year ended December 31, 2015, and have issued our report thereon dated September 8, 2016. Professional standards require that we provide you with information about our responsibilities under generally accepted auditing standards, as well as certain information related to the planned scope and timing of our audit. We have communicated such information in our letter to you dated April 29, 2016. Professional standards also require that we communicate to you the following information related to our audit.

Significant Audit Findings

Qualitative Aspects of Accounting Practices

Management is responsible for the selection and use of appropriate accounting policies. The significant accounting policies used by the Association are described in Note 1 to the financial statements. No new accounting policies were adopted and the application of existing policies was not changed during the year ended December 31, 2015. We noted no transactions entered into by the Association during the year for which there is a lack of authoritative guidance or consensus. All significant transactions have been recognized in the financial statements in the proper period.

Accounting estimates are an integral part of the financial statements prepared by management and are based on management's knowledge and experience about past and current events and assumptions about future events. Certain accounting estimates are particularly sensitive because of their significance to the financial statements and because of the possibility that future events affecting them may differ significantly from those expected. The most sensitive estimate affecting the financial statements was:

- Management's estimate of the allocation of functional expenses is based on documentation noted on payroll, invoices and charges. We evaluated the key factors and assumptions used to develop the functional allocations in determining that it is reasonable in relation to the financial statements taken as a whole.

The financial statement disclosures are neutral, consistent, and clear.

Difficulties Encountered in Performing the Audit

We encountered no significant difficulties in dealing with management in performing and completing our audit.

Corrected and Uncorrected Misstatements

Professional standards require us to accumulate all misstatements identified during the audit, other than those that are clearly trivial, and communicate them to the appropriate level of management. Management has corrected all such misstatements. In addition, none of the misstatements detected as a result of audit procedures and corrected by management were material, either individually or in the aggregate, to the financial statements taken as a whole.

Disagreements with Management

For purposes of this letter, a disagreement with management is a financial accounting, reporting, or auditing matter, whether or not resolved to our satisfaction, that could be significant to the financial statements or the auditor's report. We are pleased to report that no such disagreements arose during the course of our audit.

Management Representations

We have requested certain representations from management that are included in the management representation letter dated September 8, 2016.

Management Consultations with Other Independent Accountants

In some cases, management may decide to consult with other accountants about auditing and accounting matters, similar to obtaining a "second opinion" on certain situations. If a consultation involves application of an accounting principle to the Association's financial statements or a determination of the type of auditor's opinion that may be expressed on those statements, our professional standards require the consulting accountant to check with us to determine that the consultant has all the relevant facts. To our knowledge, there were no such consultations with other accountants.

Other Audit Findings or Issues

We generally discuss a variety of matters, including the application of accounting principles and auditing standards, with management each year prior to retention as the Association's auditors. However, these discussions occurred in the normal course of our professional relationship and our responses were not a condition to our retention.

Other Matters

We noted during our audit procedures that there were no written policies and procedures for payroll vacation time and compensatory time off. These policies should be written and provided to all employees and the outsourced accountant. Vacation time policies should include when the time is earned, how much time a person is entitled to take, usually dependent of length of service. The policy should also indicate if you must use the time or lose it or if you can carryover any or all of it over to the next year. Management should determine whether more than a certain number of days should be allowed to be

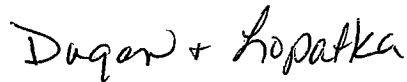
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carried over in any given year. Also, compensatory time off should be defined and how and when it can be used. All these policies should determine your reporting on time sheets and in most cases can be tracked within the payroll processing service. It is important that the reporting procedures also be in writing. Since there are only two employees, some of the oversight of these payroll controls may require a board member to monitor or authorize the time. The policy should be clear and nondiscriminatory to avoid future potential legal issues.

In a follow-up conversation with your accountant, it was noted that while the documentation has been completed to be recognized as a not for profit in Illinois, it has not been filed. We encourage you to complete this registration as soon as possible.

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This information is intended solely for the use of the board of directors and management of Communities Frist Association and is not intended to be, and should not be, used by anyone other than these specified parties.



DUGAN & LOPATKA

Wheaton, Illinois