



Catholic & Community

C R E D I T U N I O N

October 18, 2006

Mr. John M. Floyd
John M. Floyd & Associates
125 N Burnet Drive
Baytown, TX 77520

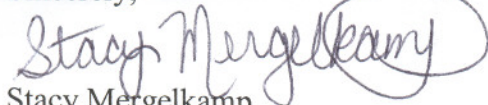
Dear Mr. Floyd,

Catholic and Community Credit Union implemented JMFA's Overdraft Privilege Program in February 2005. We have found the program to be very profitable to our credit union. The results have far exceeded our expectations.

Our engagement manager, Jean Rube, has been very helpful with training and compliance. She has always maintained excellent communication with us. The software is very easy to use and your support staff is very helpful and efficient.

We would recommend your program to any credit union, in fact we have already recommended you to a few credit unions.

Sincerely,



Stacy Mergelkamp
Financial Operations Officer
Catholic & Community Credit Union
Shiloh, Illinois
(618)233-8073



1109 Hartman Lane
Shiloh, Illinois 62221-7916
Fax: (618) 233-5794

6100 West Main St.
Belleville, Illinois 62223-4404
Fax: (618) 233-1033

1900 Carlyle Avenue
Belleville, Illinois 62221-4564
Fax: (618) 355-0374



Phone (618) 233-8073
(800) 358-2233
www.catholicandcommunitycu.com