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September 28, 2005

Mr. Bill Adkins
Regional Director
John M. Floyd & Associates
125 N. Burnett Drive
Baytown, TX 77520

Dear Bill,

John M. Floyd & Associates engaged in work for our credit union from 2004 to 2005. During this time JMFA implemented our Overdraft Privilege program and installed collections management software. These changes resulted in considerable increases not only in our overall non-sufficient fund (NSF) income, it also affected reductions in refunds and charge-offs.

We found John M. Floyd & Associates' analysis and recommendations to very informative and professional. JMFA provided us with detailed materials analyzing our existing NSF and overdraft volumes and officer waivers. Using their materials, and working with our Engagement Manager, Jan Southern, we were able to successfully install their recommendations and make a significant difference to income in a time of declining interest margins.

Installing the JMFA Overdraft Privilege, we increased our NSF fee income an average of approximately 194% over the last four months while keeping our charge-offs at 3.22% for the same period. John M. Floyd & Associate's Privilege Manager software does a good job in helping us monitor the collection process.

John M. Floyd & Associates helped us to introduce a new service that has been very well accepted by our members. I gladly recommend John M. Floyd & Associates as a successful partner and friend. I am pleased to say we would certainly use them again.

Regards,

A handwritten signature in cursive script that reads "Robert L. Meyer". The signature is written in dark ink and is positioned above the typed name and title.

Robert L. Meyer
Vice President and CFO