



P.O. Box 11900 ■ Tucson, Arizona 85734-1900 ■ (520) 794-8341 ■ (520) 806-3131 (Fax) ■ www.hughesfcu.org

September 26, 2005

Mr. John M Floyd
Chairman and CEO
John M Floyd & Associates
125 N Burnet Dr
Baytown, TX 77520

Dear Mr. Floyd:

Hughes Federal Credit Union partnered with John M Floyd & Associates to offer "Overdraft Privilege" to our members. John M Floyd and Associates was a good choice for Hughes FCU because of the compliance guarantee and the software system that was provided.

Eric Hudgins and Bob Chappelle were very knowledgeable and helpful as we worked through the implementation plan. They analyzed our share draft returns and developed a program that exceeded our expectations and is clearly a benefit to our members.

We thank Eric, Bob, and John M Floyd & Associates for their continued support.

Sincerley,

A handwritten signature in blue ink that reads 'Carla Craig'. The signature is fluid and cursive.

Carla Craig
Hughes Federal Credit Union
Vice President Operations

