



credit union
Central Falls

September 28, 2006

Re: JMFA ODP Project for CUCF

Dear John Floyd:

I am writing in reference to the JMFA Overdraft Privilege Program Credit Union Central Falls implemented May 2006. We could not be happier thus far with the JMFA program. While this project had a few bumps in the beginning, the project ended with a very successful install.

First let me say the team you assigned to CUCF was extremely professional, helpful, resourceful, positive and polite and truly presented themselves as teammates on this project. Pat Snodgrass in particular was outstanding! He was very knowledgeable and understanding with how CUCF wanted to use both the Spectrum system and the JMFA application and did all he could to assist us. Pat was the perfect co-project manager on this install.

Don Purser was assigned to the project and was able to customize the JMFA application to do exactly what we needed. The program change Don implemented specifically for CUCF, made it possible to identify those members who were negative and not ODP eligible... those who were negative due to accessing the privilege... and most importantly, he was able to program the system to identify those members who happen to go negative simply because a monthly service fee was applied to their account.

Terry Ralph was a terrific trainer and was able to convey the true meaning behind the program to the staff. She was able to take the most doubtful and turn them around. She worked beautifully with our corporate trainer and because of the extent of her training skills and material, we are able to continue with her training program with our new staff members.

JMFA can feel very confident in these people you sent to represent your company and Credit Union Central Falls would happily refer others to John M. Floyd & Associates for their Overdraft Privilege Program.

Thank you,

Robin Woods
AVP Operations & Support
Credit Union Central Falls