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July 19, 2007

John M. Floyd, President
John M. Floyd & Associates
125 South Burnett Drive
Baytown, TX 77520

Dear Mr. Floyd:

Working with George Beust, First Florida Credit Union successfully launched the Overdraft Privilege Program in April 2006. To date the program has more than met our expectations. We have realized significant increases in NSF income. As of June 2007, 17,806 members are using this beneficial product.

We appreciate the attention and hard work George Beust has given to FFCU. We highly recommend the JMFA's Overdraft Privilege Program.

Thank you for your support.

Sincerely,

Linda K. Jones
Executive VP/COO
Extension 1320

BRANCHES

TALLAHASSEE

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