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July 10, 2007

John M. Floyd & Associates
125 N. Burnet Drive
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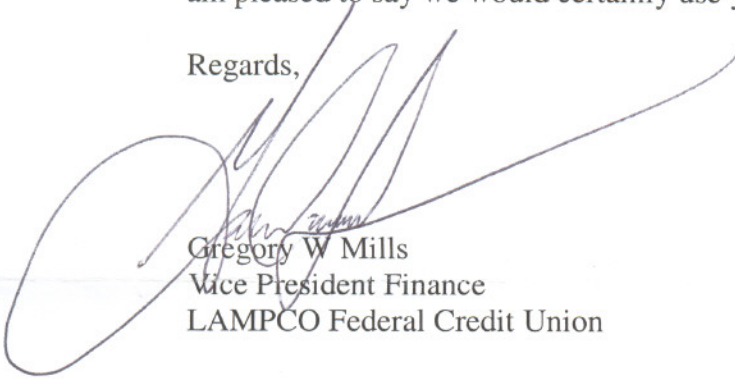
John:

Our contract period is up and I wanted to let you know how pleased we are with the results of your program. From the beginning when Paul Glosch, our Engagement Manager, analyzed our existing NSF activity and made appropriate recommendations, to the training we received prior to kick off, we have been pleased.

The JMFA Overdraft Privilege Program has been financially successful and well received by our members. Our NSF fee income increased approximately 88.02% while we have been successful keeping our principal charge-offs under 5% due to your Privilege Manager Software.

We gladly recommend John M. Floyd & Associates as a successful partner and friend. I am pleased to say we would certainly use you again.

Regards,



Gregory W Mills
Vice President Finance
LAMPCO Federal Credit Union