

October 2, 2006

John M. Floyd, CEO  
John M. Floyd & Associates  
125 N Burnet Drive  
Baytown, TX 77520

Dear Mr. John M. Floyd,

Bell General Office Credit Union decided to venture into a program we call 'Courtesy Pay' in December 2004. We looked at numerous vendors, and we decided to go with John M Floyd & Associates, mainly because they were in a partnership with our data processor and we felt this would be the best match for us.

As with any new products and services, I was concerned about what impact it would have on my staff day to day. I knew my members would use it, but I was also concerned about the complaints we would get once the program was implemented.

Pat Snodgrass was at our credit union to get the Courtesy Pay program working for us. We are a small credit union, with 6 employees. Pat was very aware of our schedule, and Pat always made time to work around what was best for us. Pat answered all of our questions throughout the install, and put me at ease. Pat also provided us with ways to explain it to our members in a positive way, and also offered us suggestions on things to say to unhappy members.

Pat will do whatever he can to make things easier and more understandable. Many times when getting a new product, you have your install representative on site, but once they leave you are turned over to customer service, never to hear from your install representative again. That is not the case with Pat, he has always made himself available us, and he is very thorough in his work.

I was on maternity leave from April 2005-Sept 2005, but I was doing some work from home. Pat was very accommodating and patient with me through this period, as well as once I returned to work. Working with Pat has been an absolute pleasure. He is courteous, professional, and always willing to go the extra mile.

The end result is a new product that our members are happy with, and our staff understands. We have never looked back since starting our Courtesy Pay Program, if anything we should have started it sooner!

Sincerely,



Tricia Barnett  
Director of Operations  
Bell General Office Credit Union