



October 4, 2006

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

Attn: Mr. John M. Floyd, CEO

Gentlemen:

I am taking this opportunity to write to you regarding our satisfaction and excitement about our Courtesy Pay program that was implemented on July 5, 2005, for the Big Island Federal Credit Union. We have had the pleasure of working with Pat Snodgrass from presentation to implementation. Pat has been our key contact from the beginning and we can count on him to assist us when situations arise. He is very knowledgeable and will guide us when we encounter problems.

The results of our Courtesy Pay program have been outstanding and the growth in our fee income has exceeded our expectations. What has been beneficial to our credit union was the training to our entire staff at our different branches which was afforded by Pat at the onset of the program. We have had to hire more personnel recently and he made himself available for those employees. This training has helped the staff to see the value of this product for the members, the credit union and the community.

John M. Floyd & Associates delivers a quality product and we are pleased with the results. I personally want to thank JMFA and Pat Snodgrass for the expertise and great service. I would gladly recommend John M. Floyd & Associates as a successful partner.

Sincerely,

Etta Palea  
Executive Vice President