



*MAIN OFFICE*

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*MAILING ADDRESS*

P.O. Box 1635  
Flint MI 48501-1635

*HILL RD. BRANCH*

1091 W. Hill Rd.  
Flint MI 48507  
(810) 235-8377

*PIERSON RD. BRANCH*

5091 W. Pierson Rd.  
Flint MI 48504  
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*STATE RD. BRANCH*

1441 S. State Rd.  
Davison MI 48423  
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*INTERNET*

<http://www.dortfcu.org>

*HOURS*

Monday - Friday  
8:00 A.M. to 6:00 P.M.

October 12, 2006

To Whom It May Concern:

John M. Floyd & Associates engaged in work for our credit union from 2003 to 2006. During this time JMFA implemented an Overdraft Privilege program and analyzed our fees, accounts and system parameters to improve our income and performance. These recommendations resulted in considerable increases in our non-interest fee income.

We found John M. Floyd & Associate's analyses and recommendations to be very informative and professional. JMFA provided us with detailed materials analyzing our existing account base, and detailing several fee based opportunities. Using their materials and working with our Engagement Manager, Jennifer Peoples, we were able to successfully install their recommendations and make a significant difference to income in a time of declining interest margins.

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

Sincerely,

A handwritten signature in black ink that reads 'James Banashak'.

James Banashak  
Executive Vice President of Lending  
Dort Federal Credit Union