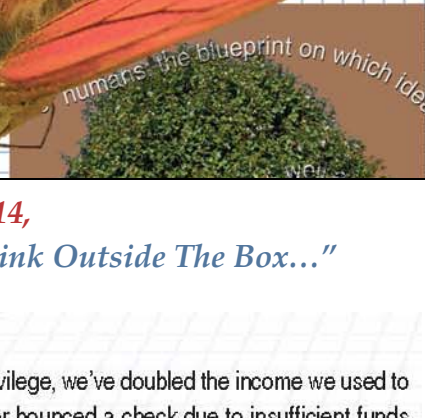
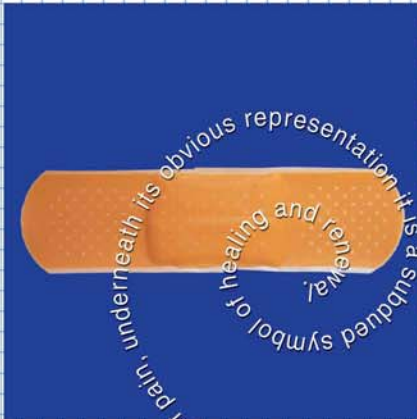


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*As seen in the feature story on page 14,
"Business Development Learning Think Outside The Box..."*

John M. Floyd and Associates

"Through John M. Floyd's Overdraft Privilege, we've doubled the income we used to receive from penalties when a member bounced a check due to insufficient funds (NSF). And, while our members may have to pay an overdraft fee, it's still less than if they incurred an NSF."

—Kelly Wong, CFO, 1st United Services CU

"Within the first three months with John M. Floyd, we increased our net overdraft income by \$100,000 a month. And our members gained overdraft protection for debit card, bill pay, and other transactions. We've received a number of letters expressing how pleased they are."

—Lori Reeves, SVP Delivery Systems, Financial Partners CU

