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November 18, 2003

To Whom It May Concern:

Gateway Metro Credit Union implemented an Overdraft Privilege Program in March, 2003 through John M. Floyd and Associates. The program, which we call "Courtesy Pay Privilege," provides our members the peace of mind knowing their checks will clear when they need it most.

The staff from John M. Floyd and Associates provided product development, a fee study, and training for staff (including collections). They also provided Gateway Metro with a detailed analysis of our non-sufficient and overdraft items that gave us a base to develop a successful program for the benefit of our members. With the John M. Floyd program, we knew what to expect, when to expect it and how it was going to work for us.

We were also provided an on-site, professional trainer by John M. Floyd and Associates. This was extremely valuable to our employees. It instilled employee confidence in two ways; it gave employees confidence in the John M. Floyd Overdraft Privilege Program and gave them confidence in their knowledge of the program.

Gateway Metro's "Courtesy Pay Privilege" Program is in its sixth month of operation. Our fee income has increased which is an important part of our credit union revenue.

Gateway Metro Credit Union recommends the John M. Floyd and Associates Overdraft Privilege Program to other credit unions wishing to increase their fee income and at the same time provide their members the benefit of an overdraft privilege courtesy.

Sincerely,

A handwritten signature in blue ink that reads "Jerome B. Lewis". The signature is written in a cursive style.

Jerome Lewis  
Chief Financial Officer