



# Educational Systems Federal Credit Union

*Serving the Education Community*

November 3, 2004

To Whom It May Concern:

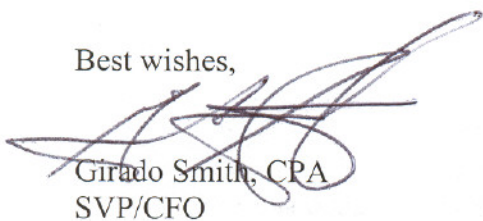
Our organization implemented the Courtesy Pay Program in December 2003, with the assistance of John M. Floyd & Associates and their consultant Mr. Steve Thomas. When our organization started the process we know that we had some very unique requirements that our business partner would need to meet. We chose to work with John M. Floyd & Associates because their program met those requirements. We knew that we needed a program that would give us the latitude to tailor the operations the way we thought would best serve our member's needs and the needs of the organization. We found the John M. Floyd & Associates program gave us that flexibility.

Since the programs implementation, Mr. Thomas has continued to be helpful with any concerns that we may have and keeping us informed of any new developments or changes within the program.

The program has been a huge success so far for both our members and our organization. Our members simply love the added benefit that they receive from the program and the credit union has certainly experienced a significant financial benefit from the program. This is a true win/win situation.

It has been a pleasure working with John M. Floyd & Associates and more specific Mr. Steve Thomas on this project. I would truly recommend John M. Floyd & Associates as a business partner for any credit union that is considering this program.

Best wishes,



Girardo Smith, CPA  
SVP/CFO