



June 20, 2005

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

Dear Mr. Floyd:

In December 2002 Financial Partners Credit Union signed a contract to complete an Overdraft Privilege project with your company. When we first began researching different vendors, we were anxious about recommended changes to our existing courtesy pay program, if they could work with our core processing system, RE:Member Data, and about the worthiness of any software solutions.

During our install and afterward we worked primarily with your project manager Eric Hudgins, as well as one of your trainers and members of your IT team. I am pleased to tell you that after the completion of our project we are quite satisfied with the results.

We were able to install all of your recommendations on our core processor which ensured a consistent member experience across all channels which was critical. Additionally, your Privilege Manager software allowed us to set up regular procedures for follow-up and collection of negative accounts. Your training helped our employees with understanding of the program and belief in its benefits to the member. Finally, once everything was in place, we increased our net fee related income by over 143%.

Thank you, we enjoyed working with your professional team.

Sincerely,

A handwritten signature in black ink, appearing to read "L. Reeves", is written over a faint, circular embossed seal or watermark. The signature is fluid and cursive.

Lori Reeves
Senior Vice President, Marketing & Member Service