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April 1, 2004

To Whom It May Concern:

We have just recently completed an Overdraft Privilege project with John M. Floyd & Associates (JMFA), and are very pleased with the job they did for our credit union. We worked primarily with their consultant J. Eric Hudgins, who was our representative for most phases of the project including management, implementation, training, and follow-up.

Two parts of this project contributed most significantly to both the project's success and the overall program's success. The training Eric delivered was key not only in training our employees what the program is and how it works, but also served to sell the program to many employees who had always considered overdrafts bad. Employee buy-in guaranteed our success. Eric and JMFA also provided technical and operational guidance that allowed us to launch the Overdraft Privilege without needing consulting from our core system vendor.

At the onset of this project there were challenges with the technology of this project, but JMFA worked with us to make it work. During the time John M. Floyd & Associates measured our improvement, we increased our net NSF income over 100%. Just as importantly, our members loved the program.

After we were up and running, Eric worked diligently to follow-up on changes to increase program effectiveness. John M. Floyd & Associates and Eric were did a great job and I highly recommend them.

Regards,

A handwritten signature in dark ink, appearing to read "David A. Stark", is written in a cursive style.

David A. Stark
President
Bull's Eye Credit Union