



Florida Central CREDIT UNION

December 15, 2003

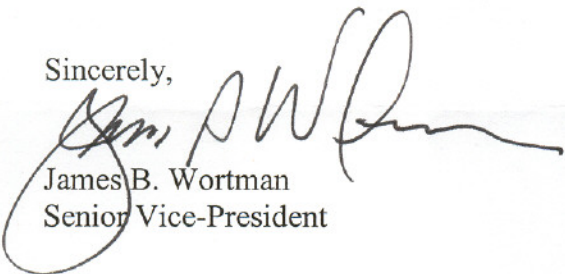
John Floyd
John M. Floyd & Assoc.
125 N Bornet By Drive
Baytown, TX 77520

Dear Mr. Floyd,

I just wanted to take a minute to tell you what a pleasure it was to work with George Beust and Jennifer Peoples. They work well as a team and did everything that was promised. They were professional, flexible, and knowledgeable. But above everything, they provided the gentle nudge to implement the new service in a timely manner.

The service itself (ODP) is well received by the membership and is very profitable.

Sincerely,



James B. Wortman
Senior Vice-President