



**FIVE POINT**  
CREDIT UNION

"America's Financial  
Convenience Store"

[www.5pointcu.org](http://www.5pointcu.org)

December 7th, 2004

John M. Floyd  
John M. Floyd & Associates  
125 N. Burnet Drive  
Baytown, Texas 77520

Dear Mr. Floyd:

FivePoint Credit Union installed the JMF&A Overdraft Privilege Program in July of 2003 and continues to be very pleased with the results of the project. Our overdraft fee income has double including the cost of the program during the first year of the program.

Productively managing overdrawn accounts has been accomplished through the use of the JMF&A Privilege Manager collection software.

FivePoint Credit Union is pleased to recommend the services of John M. Floyd and Associates to other credit unions wishing to increase their fee income and also provide their members the benefit of an overdraft privilege service.

Sincerely,

Rodney Millner  
Vice President of Accounting

Your savings federally insured to \$100,000  
**NCUA**  
National Credit Union Administration  
a U.S. Government Agency