



December 23, 2004

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

To Whom It May Concern:

In May of 2004, our credit union implemented an overdraft privilege program with the assistance of John M. Floyd & Associates. This program has proven to be very successful for us and the members love it. The increase in income has surpassed our estimates. It was hard for many of us to believe that it would be so well received, but the results speak for themselves. In addition, it provides our members with the comfort of knowing that we can assist them when needed.

The engagement team helped us set up the program and really took care to make sure all the bases were covered prior to implementation. The training that our entire staff participated in was excellent. Your staff is always available to assist us whenever we have questions or concerns that need addressing.

We thank you for the special attention your staff has given us. We have had excellent service from every employee we have dealt with. They helped us provide a very successful service to our members. We would highly recommend your company to other financial institutions looking to implement this type of program.

Sincerely,

Kari Hassa
Chief Financial Officer