



December 17, 2004

Mr. John Floyd
John M. Floyd & Associates
125 North Burnett Drive
Baytown, TX 77520

Dear Mr. Floyd,

I just wanted to take a moment to tell you how pleased we are with the Overdraft Privilege Pay program that you helped us implement here at JSC FCU.

From our initial sales contacts with Ron Jennings, through training with Becky Chapman and our upfront and continuing relationship with George Buest, the Floyd & Associates employees have been friendly and highly competent. I've particularly enjoyed working with George. He's quite personable and has made the process easy to coordinate from start to finish. Also, I can't say enough about Becky. The employees loved her and she made the training interesting and informative.

The program, taken as a whole, has exceeded our most optimistic expectations for both member satisfaction and Credit Union profitability.

Please pass on our compliments to your staff.

Thank you,

A handwritten signature in black ink that reads "J. Stephen Branstetter". The signature is fluid and cursive, with the first letters of the first and last names being capitalized and prominent.

J. Stephen Branstetter
Executive Vice President