



## KEMBA CREDIT UNION

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December 16, 2005

Mr. Bob Chappellear  
John M Floyd & Associates  
125 N Burnet Dr  
Baytown, TX 77520

Dear Bob:

It has been a little over a year since Kemba partnered with John M Floyd & Associates to offer Overdraft Privilege. We could not be happier with the results. The implementation, software and the compliance guarantee were everything you promised.

We are very appreciative of the effort and direction that you and Eric Hudgins provided us during the implementation. Your knowledge and expertise proved invaluable to the programs success. Once again, thank you for your efforts.

Sincerely,

Brian S Wilkerson  
Vice President/ COO