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November 23, 2005

Russell Cox
Engagement Manager
John M. Floyd & Associates
2001 Mill Creek Circle
North Little Rock, AR 72116

Dear Russell,

The Overdraft Privilege Program is truly amazing. Our VP of Operations and myself were skeptical when we were given the initial estimates showing an additional \$288,000 per year. As it turned out, that estimate was conservative. In the last six months, NSF income related to ODP has increased by \$300,613. Our NSF income has more than doubled the previous year.

We are also pleased with the John M. Floyd team. They're the best. The trainer and engagement manager made the process much easier. I'd recommend John M. Floyd and Associates to anyone considering an overdraft program.

Sincerely,

Don Carden
Compliance Officer

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