



Mr. John M. Floyd
John M Floyd & Associates
125 North Burnet Dr
Baytown, Texas 77520

Dear John:

When we finally made the decision to offer Overdraft Protection, ODP, to our members we knew we did not want to develop our own program for a variety of reasons. We looked at the marketplace and asked three companies to make presentations to our senior management team. In the end we chose your company for several reasons.

First, yours was by far the best. The back office part makes the process run smoothly and covers all our concerns. Secondly, your company has been around for quite a while and offers other services, such as other types of consulting. We were concerned about the others disappearing.

I was skeptical at the claims made that our NSF income would increase would increase dramatically but in the nearly two years we have been with your program, our income has increased nearly 100% with no substantial increase in charge offs.

I also want to compliment your Manager, J. Eric Hudgins. He was in charge of the training and did a great job. By the time the program was initiated, our staff was fully trained and comfortable with the process. He has also continued to follow up as new concerns, such as regulatory changes, come about, and makes sure we understood and make the adjustments to be compliant.

It has been a win win situation for the Credit Union and for our members and we are very satisfied that we chose the JMFA ODP program.

Sincerely,

A handwritten signature in black ink that reads "Ron McConnell". The signature is written in a cursive style with a large, sweeping "M" and "C".

Ron McConnell
President/CEO
Heritage Federal Credit Union