



**CAL-COM
FEDERAL CREDIT UNION**

YOUR COMMUNITY CREDIT UNION

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Mailing Address:

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December 9, 2005

James Atwood
Regional Director
125 North Burnet Drive
Baytown, TX 77520

Dear James,

I want to thank you for the excellent job that John M. Floyd & Associates and its partner, JMFA Direct, have done for Cal-Com Federal Credit Union. As you know we have been tracking our overdraft privilege program for over two years now, and started working with JMFA Direct over a year ago. The results of the Overdraft Privilege program have been very beneficial for the operating results of this credit union, and the account acquisition program has brought in many new checking accounts.

Since we launched Overdraft Privilege it has helped many of our members, and we have realized a net increase in this income of more than 148%, while at the same time our hard dollar losses have only been about 2.35%. At the same time, the account acquisition program generated a 200% boost verses non target areas on the initial mailings, and in just over a year since we launched that program, we have seen more than a 20% increase in account growth.

In short, Tieman Dippel did a great job implementing the program initially, and after Tieman left, we have continued to work with Eric Hudgins for monthly tracking and any other needs we may have.

Thank you for helping us with such a successful and beneficial compliment of programs.

Sincerely,

Jessie Rodriguez
President



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