



Long Reach Federal Credit Union

3450 South State Route 2 — Friendly, WV 26146
Phone (304) 652-8363 — (304) 758-4308 — (304) 684-7906

John M. Floyd & Associates
125 N. Burnet Drive
Baytown, TX 77520

Dear Mr. Floyd:

We began working with your firm in the spring of 2007. We had several choices, but felt your company would be the best partner for us even though you were at the high end. Our instincts were right. This was the most thorough and professional team we have ever dealt with. When we began the implementation of the Overdraft Privilege Program for our members, from the analysis phase, up through the introduction of the product to our members, and through today, it has been a very successful working relationship with John M. Floyd & Associates.

We have worked with our relationship manager, Steve Thomas and his colleagues who have helped us in training our staff and in implementing the software for the overdraft program. The JMFA team has been fun to work with and very professional in their analysis and implementation of the program and the training was first rate. I am very pleased to have selected your firm to introduce the overdraft program to our members.

The program itself has been highly appreciated by our members, some of whom have gone out of their way to say thanks to our staff for offering it to them. From the perspective of our own organization, we have increased our NSF income by 48% over the past 30 months while containing our net principal charge offs to 3%. This is far exceeded any expectation we had at the onset of the program and we are very pleased with the results.

Your team has always been available to assist us and have been helpful in guiding us since the program was introduced. It has been pleasant to work with your team. They were very professional, accessible and efficient to work with. I gladly recommend John M. Floyd & Associates as a successful partner and friend. I am pleased to say we would certainly use your firm again.

Our bottom line has always been to help our members. Because of you and the way you insist on excellence, we were able to incorporate the most useful program we have, to date. It's all win-win. Our sincere thanks to all of you and your team.

Sincerely yours,

Nanci L. Bowen
Manager/CEO Retired