

First Central Credit Union



November 9, 2006

Mr. John Floyd
John M. Floyd & Associates
125 South Burnet Drive
Baytown, TX 77250

Dear Mr. Floyd,

I am writing to you to express our appreciation to your company for the guidance and professionalism that we have experience during the implementation process and even the follow up as we have been on the system for years.

Pat Snodgrass has been a wonderful resource to our credit union. Just recently Pat brought to our attention features that we are not currently using that could simplify management of this program. Every suggestion that Pat has given has been right on target!

We could not be happier with the income stream this product has brought to our credit union. The marketing, compliance, and implementation support has allowed this process run smoothly. Thanks again for a great product and a professional staff.

Sincerely,

JoBetsy Tyler
President