



16 Northgate Park
Chattanooga, TN 37415

May 25, 2006

Russell Cox
2001 Mill Creek Circle
North Little Rock, Arkansas 72116

Dear Mr. Cox,

John M. Floyd & Associates engaged in work for our credit union beginning April 2003 and implemented our Overdraft Privilege program. This new program resulted in considerable increases in our overall non-sufficient funds (NSF) income and reductions in refunds and provided a new service for our members.

We found John M. Floyd & Associates' analysis and recommendations to be very informative and professional. JMFA provided us with detailed materials analyzing our existing NSF and overdraft volumes and waivers. Using their materials and working with our Engagement Manager, Russell Cox, we were able to successfully install their recommendations and make a significant difference to income in a time of declining interest margins.

In addition our membership, who have been experiencing tough times during recent downsizing, have expressed overwhelming support for this program as they transition from one job to another.

Installing the JMFA Overdraft Privilege has not only significantly increased our Non-Operating Income but also our Net Income, while maintaining a stable and acceptable level of charge offs.

John M. Floyd & Associates helped us introduce a new service that has enhanced both our image and our bottom line. I would gladly recommend John M. Floyd & Associates as a successful business partner to any financial institution considering such a program.

Regards,

A handwritten signature in blue ink that reads "Fred L. Newton". The signature is written in a cursive style with a large, stylized "F" and "N".

Fred L. Newton
President/Chief Executive Officer
InTrust Federal Credit Union