



April 3, 2003

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

Dear John Floyd & Associates:

I am writing you in regards to the Overdraft Privilege program that has been implemented at BestSource Credit Union. The initial results with this new program are impressive and we would recommend this program to other credit unions.

Initially, a team came to our workplace and did an extensive evaluation of our credit union and how the program would work best with our organization. They submitted over 40 recommendations and a timeline as to how we would implement this new program with our current product line. The implementation included a Marketing letter campaign and Collection process.

Before we announced Overdraft Privilege to our members, your team provided an excellent training session for all our employees. This training not only informed the employees about Overdraft Privilege, but also got them excited about selling this product to our members.

Now that we have the program in place, we receive monitoring and on-going support. Our representative, Jean Rube, responded to me on regulatory issues brought up the state regulators. This type of on-going support is necessary to make the program successful

In closing, I would just like to reiterate how **wonderful** I think this program is and would highly recommend it to any of my fellow peers and organizations.

Sincerely,

A handwritten signature in black ink that reads "John E. Normandeau". The signature is written in a cursive style.

John E. Normandeau
President/CEO
BestSource Credit Union