

November 10, 2005

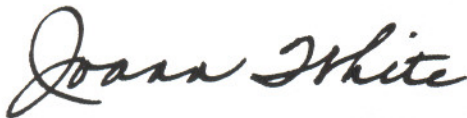
John M Floyd  
John M. Floyd & Associates  
125 N. Burnet Bay Drive  
Baytown, TX 77520

Dear Mr. Floyd,

It was a pleasure working with John M. Floyd & Associates in the development of our overdraft privilege program. Through the diligence of your employees, we were able to implement this program in a timely fashion.

Here at Campus Federal, we look at overdraft privilege as a way to help our members and not just a fee generator. All of your employees from our sales representative, Wade Thompson, our implementation manager, George Beust, to our trainer, Jerry Payne helped us meet our goals. They were all very professional and knowledgeable about your product and the many, many issues surrounding the extension of such a service.

Sincerely,



Joann White  
Vice President, Marketing