



Community Credit Union

110 South Twenty-Sixth Street

Gadsden, Alabama 35904

Where You Belong

October 24, 2005

To Whom It May Concern:

John M. Floyd & Associates began work for our credit union in July of 2004 to advise us in implementing a Courtesy Pay program. During this time JMFA assisted us in implementing our program and their Privilege Manager software to manage our overdrawn accounts. These programs have resulted in considerable increases in our overall NSF income, helped us to reduce our refunds and have minimized charge-offs, while providing a very valuable service to our Members.

We found John M. Floyd & Associates' analysis and recommendations to be very informative and professional. JMFA provided us with detailed materials that analyzed our existing NSF volumes and officer waives, as well as our overall NSF program results. Using their materials, and working with our Engagement Manager, Jan Southern, we were able to successfully install their recommendations in a very timely manner. They have continued to provide support to us in the months since our implementation in October, 2004.

When installing the JMFA Courtesy Pay program, we had expected greater charge-offs, but working with John M. Floyd & Associates' Privilege Manager software and their collections partner, Transworld, we have had real results and were able to keep our net charge-offs to under 1%.

John M. Floyd & Associates helped us to introduce a new service that our members love, and helped us to improve our bottom line so that our members benefit in other ways, as well. I gladly recommend John M. Floyd & Associates as a successful partner and am pleased to say we would certainly use them again.

Regards,

Mike Morris
Chief Executive Officer



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