



October 26, 2005

Mr. John M. Floyd  
John M. Floyd & Associates  
125 Burnett Drive  
Baytown, Texas 77520

Dear Mr. Floyd:

In June of 2004 we implemented your Overdraft Privilege Program with the assistance of your Engagement Manager, Russell Cox. He was assisted by a professional trainer and technical resources.

Since its inception, the ODP program has resulted in a substantial improvement to our bottom line. In fact, the improvement in the bottom line was approximately four times the amount originally estimated. However, the most gratifying fact is that we have received many positive comments from our customers who are appreciative of the flexibility provided them by the program. We have undergone two examinations since implementing the program, and have received no negative comments regarding the program.

We would not hesitate to recommend your firm to assist a financial institution desiring to improve their bottom line while at the same time attempting to provide a much needed service to their members or customers, thereby cementing their relationship with the institution.

Sincerely,

A handwritten signature in black ink that reads 'Sam Miller'.

Sam Miller  
Chief Executive Officer  
Consumer Credit Union  
Greenville, Tennessee