



October 24, 2005

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

Dear Mr. Floyd:

In June of 2005 we implement our Overdraft Privilege Program with the assistance of John M. Floyd & Associates. The Program has been very successful. To our amazement, the return over our base program has increased by over 160%! Our members continually tell us how appreciative they are to have this program available.

We appreciate the guidance and assistance of your engagement manager, Russell Cox. His expertise and experience with ODP enabled us to install and implement the program with ease and efficiency. We are also appreciative of the regulatory compliance guidance we receive as part of the program. Your staff is very willing to assist us any way possible.

We highly recommend your firm to assist any institution who is considering the implementation of a service that will improve bottom line performance while also providing a much appreciated service to their members.

Sincerely,

A handwritten signature in dark ink, appearing to read "Judy M. Buck". The signature is fluid and cursive, written over a faint, illegible background.

Judy M. Buck
VP of Finance