

November 15, 2005

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

Dear Mr. Floyd:

In June 2004, Alliance Credit Union enhanced our existing in-house Overdraft Privilege program with the John Floyd ODP program.

Moving our in-house ODP program to an automated process with regulatory support and management reports was essential. The JMFA program has not only met those requirements but it has minimized the amount of time it takes to generate letters, consolidated our collection tracking process into one system, and provided the ability to import several downloads unique to our credit union. These downloads also enable us to create personalized letters through the Privilege Manager software for all members, even those not using the ODP service. The JMFA IT department was very instrumental in getting this accomplished.

Overdraft Privilege has been very well received by our members. The additional fee income that's generated through the JMFA ODP program versus our previous in-house program has been excellent. We would recommend the JMFA ODP product to financial institutions considering an automated overdraft privilege service.

Sincerely,



Alan R. Brueseke
Vice President/CFO
Alliance Credit Union