



Formerly Muskegon County
School Employees Credit Union

November 30, 2005

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


Dear Mr. Floyd;

This letter is with reference to your Overdraft Privilege products; I have to say I'm a believer. Our corporate goal was to find a partner who cared about the success of this product as much as we did. We found that with John M. Floyd & Associates.

Our program for Overdraft Privilege was started December 1, 2004, almost a full year has past, and every month we are satisfied with the results. The analysis that was performed at the beginning stage, taught me things about our credit union, as well as helped grow the lines of operation. The training was done with care and competent understanding; technical support is always there, as well as on the going reviews your staff continues to gives with sound structure to the product.

We are very satisfied with your organization. Steve Thomas with his wonderful cantor and expertise, along with Steve Frazier's ability to identify our needs has been an enjoyable partnership. We would highly recommend the products and services that John M. Floyd & Associates can bring to a business.

Regards,



Carol A. Wagner, CEO
Community Schools Credit Union