

Coosa Valley

FEDERAL CREDIT UNION

November 30, 2005

Mr. John M. Floyd
Chairman and CEO
John M. Floyd & Associates
125 N Burnet DR.
Baytown, TX 77520

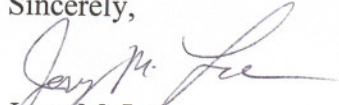
Dear Mr. Floyd,

Just over a year ago, Coosa Valley Federal Credit Union partnered with John M. Floyd & Associates to offer our members Overdraft Privilege. The choice of John M. Floyd to partner with proved to be an excellent choice. The implementation, software, and compliance guarantee were everything we could ask for and exceeded our expectations.

Eric Hudgins and Bob Chappelle were very knowledgeable and professional as we implemented the program. We chose to implement the program using what has now been categorized as "Best Practices" by the NCUA. Even with this conservative approach, the results have been far better than our expectations not only in the additional income but also in the response of our members. They have truly appreciated the savings on merchant fees when they overdraw their accounts.

Thanks again to John M. Floyd, Eric, and Bob for a very successful program.

Sincerely,



Jerry M. Lee
Executive Vice President/CFO

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