



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

December 2, 2005

Dear Sir,

Abbott Laboratories Employees Credit Union (ALEC) implemented Courtesy Pay (Overdraft Protection) for our membership in the first quarter of 2005. The success of the program exceeded our expectations both financially and by the complete and positive acceptance of our membership. The entire process from initial contact, implementation and the ongoing support was conducted in a professional and courteous manner. ALEC staff and management were especially impressed with Tom Young's initial presentation; Judy Polovich with her on site presence, expertise and ongoing support; Becky Chapman whose exceptional member service training really started the program on a positive note for our staff; Jennifer Peoples for making sure that the project stayed on track and met all of the benchmarks; and Keith Gray the PM installer. ALEC would also like to compliment and express our appreciation to all of the other JMFA employees who made this implementation and ongoing support a pleasant experience.

JMFA is meeting our member's expectations, and has greatly exceeded our financial projections. I would highly recommend JMFA to anyone considering implementing an overdraft protection program.

Sincerely

A handwritten signature in black ink, appearing to read "Ernest U. Kraemer".

Ernest U Kraemer, CPA

Vice President Finance and Administration

Abbott Laboratories Employees Credit Union