



November 30, 2005

John M. Floyd, Chairman
John M. Floyd & Associates
125 North Burnet Drive
Baytown, TX 77520

John:

On behalf of management and staff of our credit union I want to express our thanks to JMFA, and particularly to J. Eric Hudgins, the project manager assigned to oversee and install our project. The work that Eric and your organization have done over the last couple of years continues to help us be tremendously successful in every way, and generates considerable additional income for the organization.

Initially you worked with CGI CUPS our data processor at the time of the implementation of the JMFA solution; however we recently converted to Jack Henry Symitar Cruise. Eric was helpful in working with the both of us before the conversion to make sure that your program was converted properly, as well as working with our accounting and IT folks after the conversion to help identify and clear up problems that arose after the conversion. Eric has consciously and steadfastly worked with Symitar to help them to meet our needs.

Since we have time remaining in our agreement, I look forward to working with JMFA now and in the future. We are extremely pleased in knowing that Eric continues to monitor our performance and needs, and can follow-up in any area of concern or necessity when we make a call.

Thank you,

Michael Thomson
Chief Executive Officer
Hometown Community Credit Union know



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