



Your Credit Union. For Life.

January 24, 2006

Attn: John M. Floyd, CEO
John M. Floyd & Associates
125 N. Bumet Drive
Baytown, Texas 77520

RE: Overdraft Privilege Program

Dear Mr. John M. Floyd, CEO:

John M. Floyd & Associates originally impressed our Credit Union by showing us that some of their main concerns were also our concerns, and that they would address items such as regulatory compliance and best practices in the industry. Because of John M. Floyd & Associates immaculate reputation and repeated proven successes we in turn decided to partner with them to kick off our NOW very well acclimated Overdraft Privilege program here at Community First Credit Union of Florida.

We have just hit our one year anniversary with Overdraft Privilege and it has been nothing but successful. Not only have we had a significant increase in income but our members have also found a very valuable service that we now offer.

Pat Snodgrass and his team of support have not only helped us implement a great program but also become and continued to be successful with this program. When questions arose we were able to turn to him and his team for guidance and support. Because of this great implementation and support team we have been able to offer our members the great benefits to this program.

I would like to thank Mr. Snodgrass and his team for all of the successes that they have helped us achieve and would recommend them in the future to other companies and Credit Unions looking to achieve the same.

Sincerely,

A handwritten signature in dark ink that reads 'Kari Noel'. The signature is written in a cursive, flowing style.

Kari Noel
Collections Manager
Community First Credit Union of Florida
904-371-8092



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