



John M. Floyd & Associates  
125 North Burnet Bay Dr.  
Baytown, TX 77520

December 16, 2005

Dear Mr. Floyd,

When researching a partner to assist Community Trust Credit Union in implementing an overdraft protection program a key concern was not only member acceptance, but staff acceptance as well. John M. Floyd & Associates provided a thorough and comprehensive training program that explained how the program worked to benefit our members. Their training staff is knowledgeable and enthusiastic about the program and this was communicated in each training session to our staff.

Additionally, Pat Snodgrass, Senior Consultant/Engagement Manager, and Judy Polovich were extremely helpful throughout the analysis and implementation process. They listened to our concerns, and provided recommendations that fit our desire to offer a great product to meet our members' needs. They have provided a high level of service to me that we in turn, strive to give to our members.

The overdraft privilege program has proven to be a valuable member service and continues to strengthen our financial performance. I am pleased that we chose John M. Floyd and Associates as our partner and would highly recommend them to any credit union.

Sincerely,

A handwritten signature in cursive script that reads "Catherine L. Hill".

Catherine L. Hill  
Director of Internal Audit  
Community Trust Credit Union

Cc: Pat Snodgrass