

January 24, 2006

John Floyd & Associates
125 North Burnet Drive
Baytown, Texas 77520

Dear Mr. Snodgrass,

It isn't very often that I actually endorse a product, but I guess there are always exceptions to any rule. Quite frankly when I originally considered developing our Courtesy Pay product, I envisioned designing and implementing the product on my own. It seemed simple enough at the time, with the one exception being staff training. Had I thought I would have the time to train staff, we probably would not have contracted with John Floyd & Associates.

As it turns out the decision to contract with John Floyd & Associates for the creation of the Courtesy Pay product, training of our staff, documentation of the procedures and tracking of results was a blessing. Designing the product in and of itself is not that difficult, although I must admit, John Floyd's assistance probably saved us a bundle of money in legal fees for a compliance review and continues to save us money in the area of charge-offs. In addition, John Floyd's assistance with the actual kick-off and their thoroughness through out the process inclusive of the follow up analysis has helped to bolster profits and created greater comfort levels with a new product within a relatively short period of time.

John Floyd also introduced us to Transworld Systems who is instrumental in keeping our charge-offs at acceptable levels. Providing a solution for cost effective collects and their periodic updates on compliance issues has greatly reduced the amount of time I need to spend maintaining this product and keeping it in compliance with regulatory changes.

I highly recommend John Floyd & Associates to anyone who is considering a Courtesy Pay product. Why reinvent the wheel? It's much easier to learn from someone with proven experience.

Sincerely,



Rodney Watanabe

Rodney Watanabe
Executive Vice President