



**HOLLAND CENTRAL
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To Whom It May Concern:

We "launched" our Overdraft Privilege Program (ODP) through John M. Floyd & Associates in April, 2004.

We enjoyed excellent service from Jan Southern, engagement manager; Alicia Fitts, trainer; and software "guru" Don Purser.

With the exception of a few months, our income from the program has been consistently above Floyd & Associates estimates; likewise, losses have been less than projected.

Initially, we were skeptical about the claims made for this program. What other product or service do credit unions offer to their members, *charge the member a fee*, and still have a happy member? However, the above is truly the case. We are happy with the fee income and our members are happy with the service!

Given the terrible economy in our geographic area, I don't know what we would do without the income from ODP. I only wish that we had implemented the program sooner.

If you have any questions, I'd be happy to answer them.

Sincerely,

Thomas G. Morley
President & Chief Executive Officer