

June 26, 2006

Dear, Mr. Floyd,

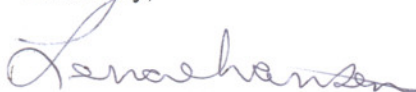
I am writing to let you know how pleased we are with the performance of the Overdraft Privilege Program that John M Floyd & Associates helped us install. The Overdraft Privilege program has helped us significantly increase our overall non-sufficient funds (NSF) income and provide a service that our members really appreciate.

JMFA performed a detailed analysis of our existing NSF and overdraft volumes and refunds and provided us with specific recommendations to implement Overdraft Privilege at our credit union. Using the JMFA recommendations and working with our Engagement Manager, Jennifer Peoples, we were able to successfully implement the Overdraft Privilege Program.

By installing JMFA's Overdraft Privilege Program, we increased our NSF fee income approximately 153.42%, while keeping our charge-offs under 5%.

I would gladly recommend John M. Floyd & Associates to other credit unions.

Sincerely,



Lenore Hansen  
Vice President  
Legal / Loss Prevention / Recovery