

January 28, 2005

John M. Floyd
John M. Floyd & Associates
125 N. Burnet Drive
Baytown, TX 77520

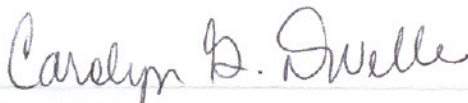
Dear Mr. Floyd:

I am writing on behalf of the credit union to let you know how pleased we have been with your overdraft privilege program. We were impressed by the fact that your staff visited our credit union and gained a thorough in-depth knowledge of our procedures and our membership which resulted in a program that was tailored to our specific needs. Additionally, changing the mind set of our staff regarding letting members overdraft their accounts was a challenge, but John M. Floyd & Associates representatives did a great job of providing very effective training that allowed our staff to make that leap.

Since we have implemented the program, we have continued to receive great support from your staff. Additionally, our fee income has increased significantly, and the members have responded very favorably. We have had several members thank us for clearing checks for them and specifically mention that we saved them money by doing so.

The overdraft privilege program is providing a very important service to our members while increasing our income so we can continue to service our members. We would recommend your company to anyone interested in this beneficial program because we found your staff to be thorough, supportive, and extremely easy to work with.

Sincerely,



Carolyn Dwelle,
CEO/President