



DEPARTMENT *of* COMMERCE  
FEDERAL CREDIT UNION

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Herbert C. Hoover Building  
Room B-818  
Washington, D.C.

February 21, 2008

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

Dear John,

It has been well over a year since we installed Overdraft Privilege for our members and I can tell you that it has been a resounding success. From the beginning when Paul Glosch arrived to analyze our position and make recommendations that would ensure the best results for our organization to our current tracking period, we have been pleased.

Our results have far exceeded our expectations and charge offs remain below what we expected. Paul has kept us abreast to all the ever changing compliance issues with an overdraft privilege program and we can reach him anytime we have need.

We count our relationship with your company a success and would gladly recommend your services to other credit unions.

Sincerely,

Evan Clark  
Chief Executive Officer  
Department of Commerce Federal Credit Union