



1150 42nd Street NE
P.O. Box 10500
Cedar Rapids, IA 52410-0500
www.collinscu.org
319-393-9000 / 1-800-475-1150

February 18, 2005

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

Dear Mr. Floyd,

In March 2004 our Credit Union began the journey with John M. Floyd and Associates. We had some skeptics on staff, but we truly appreciated the knowledge and experience your staff brought with them. They took the time to understand our credit union and our internal processes. They assisted our staff to make them comfortable with the changes that would be affecting their daily jobs. With all the preliminary work, they walked us thru the process from start to finish and helped us build a successful program.

We felt the biggest challenge would be changing the mindset of the staff. The on-site trainer provided a great training experience, which helped us over that hurdle. The trainer presented each session with real life examples, which allowed the staff to understand the concepts of Overdraft Privilege. By the end of the sessions the staff realized that this program is truly a benefit for the member and credit union.

We would recommend John M Floyd & Associates to any credit unions wishing to increase their fee income. They listen and can tailor a program, which will provide benefits for their credit union and their members.

Sincerely,

A handwritten signature in black ink that reads 'Karen Swalley'. The signature is written in a cursive style with a large, looped 'K' and 'S'.

Karen Swalley
VP Operations