

February 21, 2006

Mr. John Floyd
John M. Floyd & Associates
125 South Burnet Drive
Baytown, TX 77250

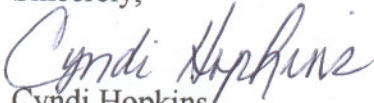
Dear Mr. Floyd:

I cannot believe AMOCO has had the Overdraft Courtesy Pay program for a full year. Before making our decision to go with your company, I spoke with two other companies offering this program. I am glad to say that we chose John M. Floyd & Associates. This program has strengthened our relationship with our members as well as increased fee income.

I cannot say enough about Pat Snodgrass who has helped me in every area with this program. He is never too busy to answer a question or handle any problems we have encountered. Initially, it was difficult for our employees to realize the benefit of this program since insufficient funds has always been considered a "negative" in our industry. But with the excellent training from your staff and the member's response when they find out there check was paid, our employees soon realized the benefits of the program.

So far this program has been a great success and I personally want to thank you and your staff for your expertise and great service.

Sincerely,



Cyndi Hopkins
Vice President - Member Services
AMOCO Federal Credit Union