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March 9, 2006

John M. Floyd, Chairman and CEO
John M. Floyd & Associates
125 North Burnet Drive
Baytown, Texas 77520

Dear Mr. Floyd,

It is my pleasure to follow up with you and let you know of our Board of Directors' and Staff's complete satisfaction in partnering with your organization. In the summer of 2004 our BOD decided to use JMFA to implement our Overdraft Privilege Program. The implementation team of Jennifer Peoples and Don Sparks were both efficient and professional to work with and get things underway. Both were available as we were starting things up and provided great guidance.

Our current account representative, Bob Chappellear, is also a great help to us. Being helpful and quickly available has been a great description of your group's best assets to us. I also rest comfortably knowing that you all are keeping tabs on the ever-changing regulatory environment that we operate in—and are ready to respond and keep your customers on track.

The Overdraft Privilege program has surpassed our expectations both in the income and member satisfaction arena. We have had overall very positive response from our members who use the program and the impact to our operating income has provided a tremendous lift when we needed it most.

I look forward to our continued partnership in delivering this service to our membership. Please call on us anytime to let other potential customers know of our happiness with this business decision.

For the Board of Directors and Staff,

John P. McGrail, CCUE, CFSP
President/CEO

