

"A Legacy of People Helping People"



DAVID O. BROCK, CCUE
President/CEO

1030 South U.S. 1 • Rockledge, FL 32955
321/690-2328 • Fax 321/636-3502
www.cecuc.org

March 14th, 2006

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

Dear Mr. Floyd:

I wanted to extend a sincere thank you to you and your team for the exceptional work done in implementing our overdraft privilege program. I could not have asked for a better group of people to work with during this process.

Your team's knowledge and professionalism exceeded my expectations. We are very pleased at how well everything turned out with our overdraft privilege program and the results that followed.

Due to our success in working with your firm, I would recommend JMFA to any credit union interested in an overdraft privilege program.

Sincerely,

A handwritten signature in blue ink, appearing to read 'David O. Brock', is written over a horizontal line.

David O. Brock
President & CEO
Community Educators Credit Union

BRANCHES

333 East NASA Boulevard, Melbourne, FL 32901 • 3125 South Washington Avenue, Titusville, FL 32780
7380 Murrell Road, #102, Viera, FL 32940 • 4700 Babcock Street N.E., Palm Bay, FL 32905