



March 9, 2006

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

Dear Mr. Floyd:

Lafayette Federal Credit Union engaged John M. Floyd & Associates to assist in the implementation of our Courtesy Pay program. We are pleased with our choice of JMFA as a business partner.

From our initial sales contacts with Andy Fleurette, through training with Dick Kendall, and our relationship with our engagement team of Bob Chappelle and Larry Hill, the John M. Floyd & Associates representatives have been both friendly and highly competent.

Our engagement team completed a thorough analysis of our NSF and overdraft operations and presented numerous recommendations to enhance the performance of our program. This analysis also served as the foundation for projecting our program's anticipated performance. Courtesy Pay has surpassed our optimistic expectations for member satisfaction and NSF income. Through its first twelve months, our program increased net NSF income by 126%.

We enjoyed working with the JMFA team and would recommend them to other institutions interested in implementing such a program. Please share these comments with your staff.

Sincerely,

A handwritten signature in black ink that reads "Juan Marulanda".

Juan Marulanda
Chief Operations Officer