



Commonwealth Credit Union

February 22, 2007

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

Dear Mr. Floyd,

I wanted to let you know how delighted we are with the Overdraft Privilege Program you helped us implement at Commonwealth Credit Union in April 2005. It has been a huge success for both our members and our credit union. Members are pleased with the benefits of overdraft privilege and the credit union is happy with the impact it has had on our fee income.

Commonwealth Credit Union looked at three additional vendors in addition to John M. Floyd and we are thrilled we chose JMFA. JMFA has provided excellent support to our staff both prior to implementation and during implementation. The professionals at JMFA performed a thorough analysis of our account base, helped in developing procedural changes, and provided quality training for our employees.

From the start, your company proved to be well-versed on relevant regulation and how it applied to the program and credit union. We continue to receive updates as they are needed, and never have to worry about legal interpretation or being out of compliance.

I would highly recommend the John M. Floyd & Associates overdraft privilege program to other credit unions. Every credit union should consider this as a member service program that benefits both the members and the credit union.

Thanks again for your continued exceptional service.

Sincerely,

A handwritten signature in cursive script that reads "Gary Wallace".

Gary Wallace
President/CEO

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