



CD FEDERAL
CREDIT UNION
March 14, 2007

John M. Floyd & Associates
Attn: Jan Southern
125 N Burnett Road
Baytown TX 77520

To Whom It May Concern:

I have appreciated working with John M. Floyd & Associates on our Overdraft Privilege program. Our representative, Jan Southern, has been wonderful to work with and always available to answer questions in a timely manner.

Jan helped set up our Floyd's Overdraft Privilege program and has assisted with the monthly reporting and wires to make sure everything went smoothly. The automated overdraft system has freed up staff time and reduced member concerns.

Floyd's overdraft program has been very successful. Our members enjoy their checks, ATM and ACH overdrafts being paid the first time with no embarrassing return items.

Most important is that our NSF fee income has doubled which has drastically improved our return on assets (ROA) with very minimal losses.

I would definitely recommend working with John M. Floyd & Associates.

Thank you for being a great business partner.

Sincerely,

Mark Roddenberry, CEO
CD Federal Credit Union

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