



## DuPont SRW Employees FCU

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March 30, 2005

John M. Floyd & Associates  
125 Burnet Bay Drive  
Baytown, Texas 77520

To Whom It May Concern:

DuPont SRW Employees Federal Credit Union was interested in providing a quality service to our members that would also increase our fee income and performance as it related to overdraft and NSF activity. We chose John M. Floyd & Associates because of their proven track record of successfully implementing their program for many financial institutions.

John M. Floyd & Associates analyzed the credit union thoroughly to customize our Overdraft Privilege Program and maximize the benefits for the credit union and most importantly, our members. They trained our staff to rethink the way we looked at our overdraft policy and their professionals assisted us in the implementation of their program from start to finish. They provided a solid plan, giving us a clear understanding of what to expect from the program and always followed through on any questions or issues that arose.

It has been almost a year since the implementation of the program and I am pleased to say that JMFA projections were on target. Our members have really embraced this service, enjoying the convenience of having access to overdraft funds for emergency purposes, before payroll deposits are available, or to pay bills to avoid late charges and negative credit history. Our NSF fee income has exceeded our expectations, while their collections software and entire process has enabled us to become more consistent and spend less time on the overdraft process.

We have been very pleased with everything John M. Floyd & Associates has done for our credit union from the extensive analysis, the thorough training, and the excellent support of our Overdraft Privilege program. I would definitely recommend them to another financial institution.

Sincerely,

Lyndell H. Bray  
President/CEO