



"We Touch the Future"

May 1, 2005

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

Dear John,

I just wanted to take a minute to tell you what a pleasure it has been to work with John Kirk, George Beust and Jerry Payne. They work well as a team and did everything that was promised. They were professional, flexible, and knowledgeable about how to implement this service to fit our credit union. We set expectations and benchmarks and surpassed our goals. But above everything, they provided the focus to implement the new service in a timely and effective manner.

The overdraft privilege service is well received by the membership and very profitable.

Sincerely,

A handwritten signature in black ink that reads "Mike O'Brien".

Mike O'Brien
Chief Financial Officer

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