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May 2005

To Whom It May Concern:

Lone Star Federal Credit Union has just completed an engagement with the John M. Floyd & Associates. During this time JMFA implemented our Overdraft Privilege program and installed collections management software. These changes resulted in considerable increases in our non-sufficient funds (NSF) income.

We found John M. Floyd & Associates' analysis and recommendations to be very informative and professional. JMFA provided us with detailed materials analyzing our existing NSF and overdraft volumes and waivers. Using their materials, and working with our Engagement Manager(s), Randy Banks and Eliot Gilbert, we were able to successfully install their recommendations and make a significant difference in our non interest income. We increased our NSF fee income approximately 102% over a one year period by following JMFA's recommendations and utilizing their Overdraft Privilege software, which was especially beneficial in managing potential losses and providing timely management information.

John M. Floyd & Associates helped us to introduce a new service that our members have widely accepted, and made a significant contribution to the financial growth and stability of the Credit Union. I would gladly recommend John M. Floyd & Associates as a successful partner and friend, and consider using their services in the future.

Sincerely,

A handwritten signature in blue ink that reads "Brian Harper". The signature is fluid and cursive, with the first name "Brian" and last name "Harper" clearly legible.

Brian Harper
Chief Financial Officer
Lone Star CU