



Lincoln Park Community Credit Union
1400 Emmons, Lincoln Park, MI 48146

313.389.2300

fax 313.928.9611

www.lpccu.coop

May 2, 2008

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

Dear Mr. Floyd:

We have been utilizing the JMFA Overdraft Privilege program for three years now. During this time period, we have seen our net NSF income rise over 400%, while maintaining a charge off rate of only 2.2%. We have valued the additional income, and our members love the program.

We would highly recommend your program to any credit union based upon our successful experience with JMFA & Associates.

Sincerely,

A handwritten signature in blue ink that reads "Tamra Peters". The signature is fluid and cursive.

Tamra Peters
Lincoln Park Community Credit Union