



# Army Aviation Center Federal Credit Union

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Date: May 8, 2006

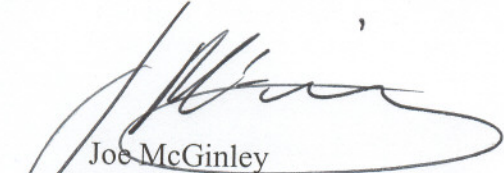
John Floyd, President  
JMFA  
125 N. Burnet Drive  
Baytown TX 77520

Dear Mr. Floyd

As of the date of this letter our Over Draft Privilege program is in its twelfth month. In that time, we have experienced an average increase in our net ODP/NSF income of 165% over our 2004 average. The software your company provided has assisted in reducing our net charge off ratio to an average 8% over the last six months.

Everyone we have dealt with in your company have been professional and very easy to work with. They have been attentive and the service we have received from them has been first rate. For those financial institutions considering hiring a consultant to setup their courtesy pay program I would highly recommend JMFA. We are very pleased with the results of our program and look forward to continued success.

Sincerely,



Joe McGinley  
Sr. VP of Financial Services  
Army Aviation Center FCU