



June 1, 2005

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

Dear Mr. Floyd:

In 2003, we decide an Overdraft Privilege Program would enhance our product offering. We researched several different ODP programs before deciding on John M. Floyd & Associates.

In March 2004, we implemented the John M. Floyd Overdraft Privilege Program. While I was somewhat apprehensive of the analysis projection you prepared for us, I am please to say your ODP program exceeded all of our expectations. The training provided by JMFA helped our staff understand management's objectives and the benefits of the overdraft privilege to our members as well as the credit union. The Privilege Manager software is user friendly and greatly helped in the administration of the product.

Overdraft Privilege has been very well received by our members. We have been able to retain checking accounts as well as open new accounts because we now offer overdraft privilege. We are very pleased with the income stream produced by Overdraft Privilege and would recommend it to any credit union who is considering offering an overdraft privilege product to their members.

Sincerely,

A handwritten signature in black ink, appearing to read "Gary Davis".

Gary Davis, CCUE
Pres/CEO



P.O. Box 1694 • Alvin, TX 77512-1694