



# Houston Postal Credit Union

P.O. Box 222 Houston, Texas 77001-0222

July 11, 2005

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Houston, Texas 77087  
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For Hearing Impaired

24-HOUR  
TELLER LINE  
(713) 970-6200  
(800) 621-6752

DOWNTOWN BRANCH  
401 Franklin  
Houston, Texas 77001

NORTH HOUSTON  
BRANCH  
4600 Aldine-Bender Road  
Room 329  
Houston, Texas 77032

NORTHWEST SERVICE  
CENTER  
5507 E. FM 1960 West  
Houston, Texas 77069

SOUTHWEST SERVICE  
CENTER  
15303 Southwest Freeway  
Sugar Land, Texas 77478

SOUTHEAST SERVICE  
CENTER  
12346B Gulf Freeway  
Houston, Texas 77034

Janet C. Southern  
Senior Engagement Manager  
John M. Floyd & Associates  
125 N. Burnet Drive  
Baytown, TX 77520

Dear Ms Southern:

I would like to express my appreciation for assisting Houston Postal Credit Union in establishing its overdraft privilege program through a well-orchestrated training program, policies development, and support. We could not have made a better choice in selecting a partner for this endeavor.

The Overdraft privilege program unfolded very smoothly. The tracking software has been very helpful to manage the program more efficiently. We are proud of our results. I personally will recommend John M. Floyd & Associates to my peers in the credit union industry.

Sincerely,

Vladimir J. Stark  
President/CEO

EACH MEMBER ACCOUNT  
FEDERALLY INSURED TO  
\$100,000 BY THE NATIONAL  
CREDIT UNION ADMINISTRATION

