



Jefferson County Teachers' Credit Union
2120 12th Avenue North • Birmingham, Alabama 35234 • Phone (205) 226-3900

July 12, 2005

To Whom It May Concern:

We are just completing a Courtesy Pay program with John M Floyd & Associates (JMFA) and are very pleased with the results. We enjoyed working with our Engagement Manager, Jan Southern, who was very helpful during the implementation process and has continued to follow-up with us throughout our project.

A key aspect of our project with JMFA was the training that was provided to our entire staff by Becky Chapman. Not only did it help us look at our members who write the occasional NSF check, but assisted our staff in realizing the value that this product brought to our members and our community.

The Privilege Manager software provided to us was a great benefit in keeping potential losses under control and in contacting our members about their overdrafts when necessary.

Our partnership with JMFA in adding this valuable service resulted in a smooth and successful implementation and I would not hesitate to recommend them to anyone considering such a program.

Sincerely,

Tom G. Tatum
Chief Executive Officer
Jefferson County Teachers' Credit Union

Alabaster
507 First Street No.
Alabaster, AL 35007

Gardendale
1233 Pecan Avenue
Gardendale, AL 35071

Homewood
2100 South 18th St.
Birmingham, AL 35209

Huffman
409 Huffman Road
Birmingham, AL 35215

Riverchase
3746 Lorna Road
Birmingham, AL 35216