



July 14, 2008

Mr. John M. Floyd  
Chairman and CEO  
John M. Floyd & Associates  
125 N. Burnet Drive  
Baytown, TX 77520

Dear Mr. Floyd,

In December 2006, First California Federal Credit Union implemented your Overdraft Privilege program. We entertained the idea of establishing the program ourselves, but after much research discovered the legalities involved. We searched for a reputable company to outsource the implementation to. After much research, we decided to sign a three year contract with John M. Floyd & Associates.

We were assigned the account representative, Bob Chapplear. He guided us through the establishment of this program. The holiday season is always a difficult time of the year to implement a new program, but his patience and thorough knowledge of the program made it easier to deal with.

Our members are grateful that we offer the program and give us positive responses. We were very surprised how much they use it. The software program runs smoothly when downloading the required information to your program from Integrasys.

We would like to thank Bob Chapplear for being patient with us and delivering great service on behalf of your company. He is always willing to help us with a smile and responds to program questions within a reasonable period of time.

Please share our deepest thank you to Bob Chapplear and let him know that due to him, we recommend your program to other credit unions.

Sincerely,

*Deborah L. Taylor*  
Deborah L. Taylor  
President / CEO