



June 25, 2007

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

Dear John:

The installation of your Overdraft Privilege program has been a very solid success for American Eagle Federal Credit Union. From the time Steve Thomas and Paul Glosch arrived to complete their analysis, through the training of our staff, the initial kick off and all the way to the current period, the program has been a resounding success - both financially and as a value added benefit to our members.

Our NSF fee income has grown approximately 135% while keeping our principal charge-offs under 4%. We believe that the Privilege Manager Software you installed along with our trained personnel have been key reasons why those charge offs are so low.

We thank you for helping us introduce this new product our members who appreciate it, and we are pleased with the increases in non interest income we have experienced. I recommend John M. Floyd & Associates as a successful partner to other Financial Institutions. We would certainly consider using their services in the future.

Regards,

A handwritten signature in black ink, appearing to read "Teresa Knox", is written over a horizontal line.

Teresa Knox

Vice President Retail Delivery  
American Eagle Federal Credit Union