



May 14, 2007

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

Dear Mr. Floyd:

I want you to know how excited we are with the Overdraft Privilege Program you help us install at American Spirit Federal Credit Union. It has been a huge success for both our members and our credit union. Our members have enjoyed the convenience of having access to overdraft funds emergency and also avoid the embarrassment of returned checks and subsequent merchant fees. We are delighted with the huge impact the Overdraft Privilege fee income is having on our bottom line.

Words can not described the support and guidance received from Jean Rube and staff. Not having had much experience with this type of program, we fully relied on the Floyd team to cover all aspect of the implementation process. They provided a solid plan which gave us a clear understanding of what was expected from the Overdraft Privilege Program.

I am so glad we decided to use the service of John M. Floyd & Associates. We can happily say that the program has exceeded all our expectations. I would and have recommended this service to any credit union.

Sincerely

A handwritten signature in blue ink that reads "Maurice Dawkins". The signature is written in a cursive style with a large, stylized "D" in the last name.

Maurice Dawkins  
President/CEO