

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

Dear Mr. Floyd:

I am writing to share my appreciation of your "Overdraft Privilege" program. This program has helped increased our net income over the two successful years since commencement. Steve Frazier has been extremely instrumental in implementing the software and demonstrating his knowledge of the program and his knowledge of the credit union industry. He has worked closely with our staff and has offered excellent recommendations.

Member acceptance and satisfaction has been over whelming. Our members appreciate the service as it saves the cost of additional fees and embarrassment of having a check returned. This added feature has helped us attract new and retain current member share draft accounts.

I look forward to many years of continued success with John M. Floyd and Associates and the opportunity to continue to enhance this benefit for our members.

Sincerely,



Brian Vittek
President/CEO



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