



CENTRAL SUNBELT FEDERAL CREDIT UNION

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June 23, 2006

MR JOHN M FLOYD
JOHN M FLOYD AND ASSOCIATES
125 N BURNET DR
BAYTOWN TX 77520

Dear Mr. Floyd:

Please know that we appreciate all that your Overdraft Privilege Program has done for our credit union. We have been utilizing the JMFA software and procedures for approximately one year, and all of your company's estimations have materialized. The increase to our bottom line has been right on target as well as an increase in member satisfaction. I see the program as a win-win-win situation. A win for the credit union, a win for the member, and a win for our community because more credit union checks are paid to merchants.

The documentation and procedures were straight forward and easy to implement. Our staff training by Jerry Payne was right on target and the continued support by Bob Chappelle has been invaluable.

We look forward to our continued relationship. With kind regards, I remain

Sincerely,

A handwritten signature in cursive script, appearing to read "Deborah Barrett".

Deborah Barrett, CPA
Chief Financial Officer