



**Family Security**  
CREDIT UNION

A Family Approach...  
to Financial Excellence.

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August 10, 2005

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

To Whom It May Concern:

John M. Floyd & Associates initiated work on the Overdraft Privilege Program in April 2004. During this time JMFA trained our employees and worked with our IS Manager installing the collections management software.

In June 2004 the overdraft privilege program was implemented with enormous success giving our members security and confidence that their share drafts will be paid. During the first month the program generated an additional \$100,000 to our fee income and has increased up to \$175,000 a month strengthening our net income.

We had concerns about losses when starting the overdraft privilege program but using the collection software and a third party collector recommended by John M. Floyd & Associates has enabled us to keep our losses to a minimum.

Sincerely,

Debra McCaghen  
Vice President of Finance

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