



September 12, 2007

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

Dear Mr. Floyd:

I would like to thank your staff for their assistance in helping Florida Telco Credit Union implement Overdraft Protection. Their guidance, projections, and recommendations made the entire process run smoothly.

The fee income generated for the credit union by this program has exceeded our expectations and quite frankly would have exceeded even a far more aggressive projection on our part; and, our members appear to absolutely love it.

Accordingly, we can wholeheartedly recommend this program.

Sincerely,

A handwritten signature in blue ink, appearing to read "William Braddock".

William Braddock  
President/CEO  
Florida Telco Credit Union

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