



August 18, 2006

To Whom It May Concern:

Jan Southern with John M. Floyd assisted our credit union in developing our Courtesy Pay program for our members. The staff of JMFA assisted us with instituting a program that has increased our NSF volumes by an average of 130% with less than 2% in net loss. The program has proven to be a benefit to our members that is very well accepted.

Two key items that made our program successful have been their guidance through the many regulatory changes surrounding Overdraft Privilege programs, and their Privilege Manager software. The program would be difficult to manage without these two items in place.

Jan trained all of our employees in a relaxed environment where they were allowed to ask questions and express their concerns. This resulted in them being comfortable that the program would work and knowledgeable enough to answer any questions raised by our Members.

I would highly recommend that all credit unions consider an overdraft privilege program as a benefit to their members. Our partnership with John M. Floyd & Associates in adding Courtesy Pay resulted in a smooth and successful implementation and I would highly recommend then to anyone considering such a program.

Sincerely,

Thomas R. Kohl
President/CEO
Gulf Shores Credit Union

The Wave Of The Future

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