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August 24, 2005

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

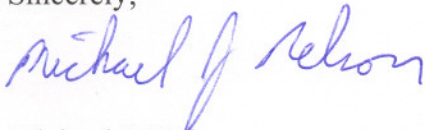
Dear Mr. Floyd:

I wanted to let you know how pleased we are with the Overdraft Privilege Program JMFA installed at Finance Center Federal Credit Union. It has been a huge success for the credit union and our members are pleased with the added benefits the program has brought.

We appreciated the work Paul Glosch performed in setting up the program and how he has kept in contact with us throughout the tracking period. The communication of changes and/or issues affecting the program was most helpful.

I would recommend John M. Floyd and Associates to any credit union that is considering installing an Overdraft Program.

Sincerely,



Michael J. Nelson
CFO/VP