

ELI LILLY FEDERAL CREDIT UNION

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September 26, 2007

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

Dear Mr. Floyd:

Eli Lilly Federal Credit Union began its relationship with John M. Floyd & Associates in 2006. Our credit union was looking for a way to increase fee income and was skeptical of the Overdraft Privilege Product and the revenue increases promised by your sales force.

The program was kicked off in March 2007 (completely in April 2007) and has generated an additional \$40,000 - \$60,000 in revenue per month. Your representatives under-promised the impact the program would contribute to our bottom line. Our members are happy and the credit union is able to keep rates competitive.

Chris Fisher has provided a very professional presence and continues to look for ways to assist our organization. Chris was our initial point of contact and helped to "grease the skids" and get things set up within a reasonable timeframe.

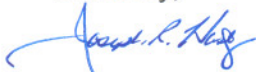
Russell Cox, our Relationship Manager, performed the initial review and recommendations and did a great job in explaining the product and the potential results of pulling certain levers. Russell stays in contact as a resource for any questions we may have.

This past June, the NCUA was out for a preliminary audit. I was ready to present my case for the new product with big piles of documentation – I didn't need them. Our examiner asked me who we used to implement the program. I told him that John M. Floyd was our partner. He just waved his hand and said he didn't need to see anything. He'd seen a lot of Floyd programs – just do what Floyd tells us to do, and we'll be okay. What a testament to your organization!

Please feel free to use our credit union as a reference. We have been very pleased with the high service levels provided by your staff as well as the broad knowledge base of your representatives.

Thank you so much for the help and keep up the great work!!

Sincerely,



Joe Hasto
CFO
Eli Lilly Federal Credit Union
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