



Corporate Headquarters & North Office
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 Web Site: www.mwafcu.org

February 24, 2004

Mr. John M. Floyd
 John M. Floyd & Associates
 125 North Burnet Bay Drive
 Baytown, Texas 77520

Dear Mr. Floyd:

John M. Floyd & Associates was engaged in 2002 to install their Overdraft Privilege program and collection management software. Prior to offering the program, I anticipated that few of our members would take advantage of the product. The program has been very successful for the Credit Union, however, and our members are overwhelmingly pleased with the benefits of the product.

Your staff was very helpful with their recommendations and supportive of our staff, given the limitations of our computer system. By using the materials provided, and working with our Engagement Manager, Ben Tabor, we were able to successfully utilize most of your recommendations. We also appreciate the training provided by Becky Chapman. Her interactive training sessions were very well received by our employees.

I would recommend John M. Floyd & Associates to any credit union considering an Overdraft Privilege program.

Thanks for offering an outstanding product and for your personal endeavors to keep this type of product available to our members through your lobbying efforts.

Sincerely,

Michael E., Day, CCUE
 Vice President of Finance

Member, N.C.U.A.

INDIANA

Fort Wayne Offices

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