



ATHOL SAVINGS BANK

Proud of Our Past, Focused on the Future

Main Office

444 Main Street

P.O. Box 937 · Athol, MA 01331

Tel (978) 249-3200 · (888) 830-3200

Fax (978) 249-2467

Loan Servicing

112 Central Street · Winchendon, MA 01475

Tel (978) 297-0260

Fax (978) 297-0718

September 13, 2007

M. Peter Henthorn
Profit Motivators Int., LLC
2146 Linden Drive
Boulder, CO 80304

Dear Peter:

I want to thank you and John Konrade for the recent physical given to the Bank, myself and the senior management group.

Change is difficult for all to embrace, but necessary to survive in the current banking environment. The manner in which you and John interfaced with all our associates on this difficult subject was professional and overall accepted quite well.

Your organization has provided us the road maps to implement substantial efficiencies as well as income opportunities for Athol Savings Bank. It is now our responsibility to implement same.

Thank you again.

Sincerely,

Sam H. Hokkanen
President, CEO
Athol Savings Bank