



EUFAULA BANK & TRUST CO.
Eufaula, Alabama 36072-1269

Phone: 687-3581
P.O. Drawer 1269

Greg Faison
President

October 28, 1991

M. Peter Henthorn, President
Profit Motivators International, Inc.
2146 Linden
Boulder, Colorado 80304

Dear Peter:

We have enjoyed our six month association with Profit Motivators, Inc. and we feel that it has certainly been a worthwhile experience. I was initially reluctant to begin the project, but based on my expectations, you certainly accomplished your goals.

Eufaula Bank & Trust Company needed to have a change in its work environment and the thinking of our personnel as it related to sharing work loads. We are now working with four full time personnel less than we had at the beginning of the year, two of those officers. We feel that the fact that we did not rehire three of these positions can be attributed to Profit Motivators, Inc. In addition, we have had numerous recommendations to save time and money at Eufaula Bank & Trust Company and feel that savings in the future will make this investment even more worthwhile. We would be happy to recommend PMI to other bankers you might contact.

Yours truly,



Greg Faison

GF:pm