

The First National Bank of Wynne

TANDY MENEFFEE
President & Chief Executive Officer

July 2, 1991

Mr. Peter Henthorne
Profit Motivators International, Inc.
2146 Linden Drive
Boulder, CO 80304

Dear Peter,

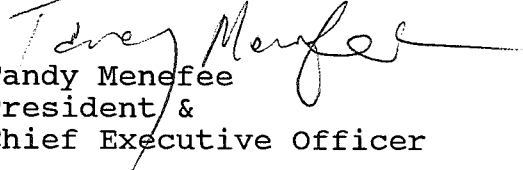
On behalf of the directors and employees of The First National Bank of Wynne, I would like to express our satisfaction with the progress made so far with the consulting project performed by PMI, Inc.

At the beginning of the project, some of our employees had skepticism regarding our ability to economize, while at the same time providing better service to our customers. We were able to overcome this by determining the level of service we want to offer. We feel we have increased productivity, reduced operational costs, increased fee income, and enhanced our management and staffing techniques.

One of the primary reasons that we hired your firm was to help us with our staffing, as we were planning a major remodeling of our institution. We feel that the help received in this area, both from a structural and organizational view, was very important, and will result in significant savings.

Again, I would like to thank you, and especially John, for your assistance in improving our bottom line.

Cordially yours,


Tandy Menefee
President &
Chief Executive Officer

BTM/nf