



**COAST COMMERCIAL BANK**  
Post Office Box 1818  
Santa Cruz, CA 95061-1818  
(408) 458-4500

Joseph S. Accornero  
Executive Vice President

**September 25, 1991**

**Mr. Peter Henthorn, President  
PROFIT MOTIVATORS INTERNATIONAL, Inc.  
2146 Linden Drive  
Boulder, Colorado 80304**

**Dear Peter:**

It is a pleasure to recommend the services of Profit Motivators International, Inc. PMI was hired by Coast Commercial Bank to preform an indepth analysis of the banks operational, staffing and fee income procedures. Although the results of your analysis indicated that there were no significant savings to be generated in either procedural, staff changes or fee income both the thoroughness of your analysis and the professionalism of your approach was greatly appreciated.

Coast Commercial Bank was obviously very pleased with the results of the work that was preformed by Profit Motivators International, Inc. and I will be happy to recommend your services to any bank wishing to improve its overall organization.

**Sincerely,**

**Joseph S. Accornero  
Executive Vice President &  
Chief Operating Officer**