

December 13, 2001

To Whom It May Concern:

It is my pleasure to recommend Profit Motivators as a resource for any organization in need of excellent consultation services.

During the month of September, Mr. Peter Henthorn and one of his associates visited Xerox Federal Credit Union to perform a review of all interest and non-interest income products, employee related expenses, cash management procedures and waived service charges. Their interviews with staff were thorough in content, did not interrupt business flow and were conducted very professionally. The resulting analysis was well presented.

I was personally interviewed by Mr. Henthorn. I mention this not only because the interview was not only well organized but it was conducted during the week of 9/11 when the World Trade Center imploded and our employees were in a state of shock along with the rest of the Country. Mr. Henthorn went out of his way to be compassionate and empathetic to our staff who were anxious over the events that were occurring, and he was very helpful to me in my role in Human Resources during this very stressful time. He not only was a consultant to our company but also a compassionate friend.

Profit Motivators provided an excellent service whose results only complimented our good business practices that are currently in place.

Good luck to Peter and his great team !

Sincerely,



Barbara J. Bannister

Senior Vice President, Human Resources and Organizational Effectiveness



XEROX FEDERAL CREDIT UNION

*Putting Members First*