

First National Bank

in Grand Junction

The Better Bankers.SM

January 28, 1982

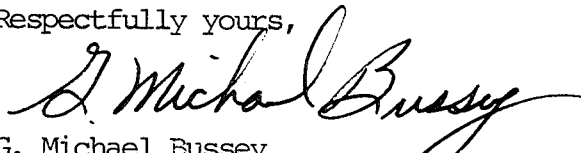
For approximately two years I worked directly with Mr. Henthorn in the capacity as assistant controller for nine banks in the Baldwin-United Holding Company. My function was to coordinate the efforts of the banks in cooperation with the analysis by Mr. Henthorn.

I found Mr. Henthorn thoroughly dedicated and very able to carryout the tasks before him. His recommendations concerning product pricing, staffing, work simplification, customer service and work space utilization were extremely comprehensive. Mr. Henthorn possessed a keen insight in dealing with bank related problems.

After completion of the program in our banks the net savings was almost three times the initial projected analysis. We continue to utilize many of the methods and suggestions that were recommended by Mr. Henthorn.

If I may answer any questions regarding his services, please do not hesitate to call.

Respectfully yours,



G. Michael Bussey
Senior Vice President and Cashier

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