April 6, 1983

## Gentlemen:

During the winter of 1982 and 1983, the Commercial Bank of Sterling engaged the services of Profit Motivators International. This engagement entailed a review of our entire bank operations directed towards upgrading procedures, improving customer services, providing management training, and increasing earnings.

Our bank has been most satisfied with every aspect of the work done by the staff of Profit Motivators International. They are very cooperative and knowledgeable banking analysts, whose work is thorough and complete.

With bank wide commitment, we are recognizing an annualized rate of savings of \$45,000 through improved work effectiveness and scheduling of personnel. Greater additional savings are anticipated as recommended staffing levels are achieved.

I recommend Profit Motivators International to any financial institution as management consultants. They are most qualified and execute an excellent and effective program.

Sincerely,

Vernon H. Carter

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President

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