

AMERICAN NATIONAL BANK OF AURORA

June 2, 1986

Mr. Peter Henthorne, President Profit Motivators International 40 Linden Boulder, Colorado 80302

Dear Pete:

As you know, P.M.I. has completed its project with our bank and we have been under operation after having implemented most of your recommendations for roughly 90 days. I thought I'd fill you in on some of the improvements we have seen.

- -- Staff size is down 10% with no anticipated increase during the remainder of this year.
- -- The marginal employees whom we felt were not up to meeting our challenge have gone or are going.
- -- The remainder of the staff is enthused and excited about the change they are witnessing in their bank.
- -- The banks total assets are up nearly 30%.
- -- Despite significant changes in our fee structure, deposits are up over 30%.
- Total income has risen 25% while total expense has dropped.

I could continue a laundry list of positive results we attribute to P.M.I. Suffice it to say we were pleased with the outcome and the approach which was used to address our situation.

We truly appreciate your willingness to tackle a project our size with the same enthusiasm and, I'm happy to say, the same results as one of a much greater scale. Be assured that you will be highly recommended by our management and Directors to any bank wishing to improve its operation and profitability.

Sincerely yours

Richard M. Hall, Jr

President

RMH: aw