

August 18, 2004

To whom it may concern:

I have used the services of Mr. Peter Henthorn and his company, Profit Motivators International, Inc. and respectfully recommend PMI to you for your consideration.

My previous assignment was with a Mississippi credit union that had been assigned a CAMEL rating of 4 and was very near conservatorship. During the four years ended 12/31/03, the credit union's CAMEL rating rose to 2, delinquency fell from 1.98% to 0.61%, net charge-offs declined from 1.60% to 0.40% of average loans, the ROA went from a negative to a 1.40%, two branches were opened, staff was reduced by 30%, and non-interest income rose by almost 50%.

While there was clearly a great deal of hard work by a number of people involved in this rescue operation, Peter and his people played an integral role in the many successes realized there. So helpful were they, in fact, that I plan to enlist their services here in Pueblo.

Should there be questions or if further information is needed, please feel free to call me at 719.561.5111.

Sincerely,



Larry B. Davis  
President & CEO

**Pueblo Offices:**

1615 East Evans, Pueblo, Colorado 81004-3499 • 719.564.0710 • Fax 719.561.8793  
1083 25th Lane, Pueblo, Colorado 81006 • 719.545.2434 • Fax 719.545.2435  
356 South McCulloch Blvd. - Suite 101, Pueblo West, Colorado 81007 • 719.647.2898 • Fax 719.647.2924

**Cañon City Office:**

3165 East US Highway 50, Cañon City, Colorado 81212-5701 • 719.275.9615 • Fax 719.275.8468  
[www.powercu.org](http://www.powercu.org)

