



September 17, 2004

To whom it may concern:

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

My previous assignment was with a Mississippi credit union that had been assigned an extremely low CAMEL rating and was very near conservatorship. During the four years ended 12/31/03, the credit union's CAMEL rating rose two levels, 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