



First National Bank

Grand Junction

P.O. Box 608
422 White Avenue
Grand Junction, CO 81502
(303)243-2411

Mr. M. Peter Henthorn, President
Profit Motivators International
40 Linden Drive
Boulder, CO 80302

Dear Mr. Henthorn:

For approximately two years, I worked directly with you in the capacity as assistant controller for nine banks in the Baldwin-United Holding Company (currently Central Bancorporation, Inc.). My function was to coordinate the efforts of the banks in cooperation with your effort.

I found the projects thorough, complete, and profitable, not only in dollars in customer service but also in people enhancement. Recommendations concerning product pricing, staffing, work simplification, customer service, and work space utilization were extremely comprehensive. Their insight in dealing with bank related problems was superb.

After completion of the program in our banks, the hard dollar net savings were almost three times the initial projected amounts. We continue to utilize the methods and suggestions that were recommended. We really appreciated the project results and your follow ups since 1980 and will be happy to recommend your services to any organization wishing to have positive influence on their bottom line.

Respectfully yours,

G. Michael Bussey
Senior Vice President/Cashier

GMB/el