



# Peoples Credit Union

The Community Credit Union

September 28, 2001

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M. Peter Henthorn  
Profit Motivators International, Inc.  
2146 Linden Drive  
Boulder, Colorado 80304

Dear Peter:

I would like to thank you for time you put forth recently in conducting an analysis of this Credit Union. The time spent was productive and informative and brought to light areas where improvement could be made towards improving operating effectiveness while subsequently reducing cost and improving member satisfaction.

Once again, I want to thank you for the time and effort you put into improving this Credit Union.

Sincerely,

Jeffrey T. Miller  
President/CEO

JTM/tbm