



175 N. Clayton Street, Lawrenceville, GA 30045

Phone: (770) 963-5679

January 21, 2005
Mr. Peter Hawthorn
2146 Linden Drive
Boulder, Co. 80304

Dear Peter:

I wanted to send you a note to let you know that we have had good results on a couple of ideas that you shared with us when you were here in August 2004.

One of your ideas was to establish a fee for "skip-a-pays" which we did. I am pleased to report that we have had more requests than ever due to the notices that we put up in the branches and not one single complaint for our \$25.00 fee. Our revenue is almost \$3,000 and still rising.

Thanks for the tip and Happy New Year!

Sincerely

A handwritten signature in cursive script that reads "R. Marshall Boutwell".

R. Marshall Boutwell
President/CEO