



175 N. Clayton Street, Lawrenceville, GA 30045

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September 13, 2004

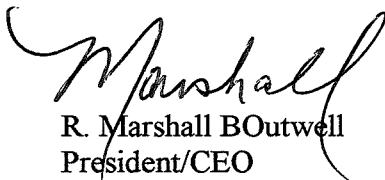
Mr. Peter Henthorn, CPCM
Profit Motivators International
2146 Linden Drive
Boulder, CO 80304

Dear Peter,

I want to thank you for the operational analysis that you recently conducted at our credit union. You clearly understand how banks and credit unions function and your ability to find opportunities for revenue generation and cost savings is impressive. I also appreciate your understanding and sensitivity to organizational culture and member service needs.

Because the net savings of our proposal was less than \$100,000, we have elected not to engage your services. However, we benefited greatly from your visit and we would highly recommend your company to our friends and associates.

Sincerely,


R. Marshall B. Outwell
President/CEO