



February 01, 2021

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

Peter Henthorn,

Please accept this letter of recommendation for your company.

I would like to take this time to thank you and John for the work you have done for Ko'olau Federal Credit Union. Ko'olau FCU is a small credit union that struggled with earnings due to fraud and writing off of high-risk loans when we contracted the services of PMI. Since then, through PMI's recommendations, we were able to reverse the falling net income. Both you and John are extremely knowledgeable, thorough, innovative, and very pleasant to work with.

I would recommend your firm to others.

Sincerely,

A handwritten signature in black ink that reads "Candi Yamamoto". The signature is fluid and cursive, with a large, stylized initial "C".

Candi Yamamoto
Sr. Vice President/CFO

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