

29 March 2001

Profit Motivators International, Inc. 2146 Linden Dr. Boulder, CO 80304

Dear Sirs,

A "thank you" is not sufficient a response for your time and effort expended on this project. You have brought a new focus to our organization and enhanced our growth goals, by energizing and challenging our management and staff to performance heights they could only imagine.

Your team accomplished this feat by involving the entire staff and our volunteers, from teller line to Board of Directors. Each employee feels they have had input during the fact finding phase of the project, changes made were due to their suggestions, and now they have a vested interest in the success of Medical & Professional Credit Union because they have shared in the entire process. I feel this method of operation is advantageous not only to your company, but to the project company. It has set the tone for involvement and team spirit has once again become the order of the day.

The recommendations made have been cost-effective and very little preparation for implementation has been expended. The return, based on those recommendations to date, has been approximately 3-1 and by year-end I expect the return to be much greater. The lessons and procedures that we have learned are invaluable and have forever changed the way we will conduct the business of our members.

I will probably be one of Profit Motivators' staunchest allies and certainly one of your greatest advocates. If you can deliver results for others, as you have for our credit union, Profit Motivators, Inc. will never lack for projects and new business. Again, a thank you is not enough for all you have helped us accomplish in such a short time, but know we will be indebted to John Konrade, Phil Martin, and Peter Henthorn. Their mentoring and lessons will be remembered each day as the credit union reaches its potential in service and asset growth.

Respectfully.

Trish Eldredge, President & CEO Medical & Professional Credit Union