

FORESIGHT FINANCIAL GROUP, INC.

October 28, 1994

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

Dear Peter,

From my perspective as CEO of a holding company comprised of independently operated banks, the recently completed profit improvement program for our banks was highly successful. First of all, the profit enhancements identified by PMI's experienced and capable staff substantially exceeded the amount anticipated in PMI's preliminary analysis. PMI's assistance with implementation of these enhancements has resulted in recapture of the fees paid within six month.

In addition, opportunities and procedures for consolidation of specific operations between the banks were identified, the magnitude of which may cause us to reconsider the philosophical approach of complete autonomy at the bank charter level.

Finally, PMI's middle management supervisory training program provided a wealth of information about the talent, skill, and motivational levels of that key group of personnel. Through PMI's assistance, we now have a foundation and strategy to effect positive future change for our organization.

I am certain our organization has benefitted from the project and would recommend your firm to other financial institutions.

Respectfully,



Stephen G. Gaddis
President & CEO

SGG/cf