



January 4, 1993

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

Dear Mr. Henthorne:

On behalf of our company, I am pleased to express our satisfaction with the results produced by your firm. The knowledge, professionalism, and implementation of profit enhancement applications will be a significant factor in the ongoing high performance of our company.

As you know, the American National Bank and Trust Company of Muncie has earned over 1.5 percent on average assets for each of the last six years. As a result of your engagement, it is our conservative estimate that your firm will have a positive pre-tax impact of approximately \$200,000 upon complete implementation of our agreed upon recommendations. It is worth mentioning that the single most significant innovation you have brought to our attention is an improved approach to staffing especially at the teller line level. It is my opinion that if other financial institutions engage your company, they will benefit from your experience and expertise.

Please consider our company as a reference should other potential clients wish to contact us directly.

Sincerely,

A handwritten signature in black ink, appearing to read "James R. Schrecongost". The signature is fluid and cursive, with a long, sweeping tail that extends to the right.

James R. Schrecongost, President
and Chief Executive Officer

JRS/klr