



February 7, 1996

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

Dear Peter:

On behalf of Peoples Loan & Trust Bank, I am pleased to express our satisfaction with the overall results produced by your firm.

We engaged Profit Motivators about a year ago to review the operations of the bank and provide us with suggestions to improve operations and staffing. Your suggested changes in work flows and how to better use our information systems were well thought out and very helpful. The weekly "performance management information system" report you assisted in implementing has been very helpful. Managers are taking another look at how to get things done and better utilize the staff.

Also, Phil Martin did a good job leading us in our Strategic Planning day last fall. Please consider our bank as a reference for future clients of PMI.

Sincerely,

A handwritten signature in dark ink, appearing to read "Chris L. Talley". The signature is fluid and cursive, with a prominent loop at the end.

Chris L. Talley  
President

CLT/dkb

MEMBER  
FDIC



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