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June 1, 2005

Mr. Peter Henthorn  
Profit Motivators  
2146 Linden Drive  
Boulder, CO 80304

Dear Peter,

It proved beneficial for our credit union to have you spend time meeting with our staff and learning about our operations. In particular, a review of our fees to determine a sense of consistency and fairness in the market place has resulted in changes that will enhance our bottom line. Also, we are in the process of reviewing how we schedule and utilize our staff in relation to peak times and volume of business.

We are in an economic environment where the margins are tight and the need to reduce and monitor expenses or increase sources of revenue has never been more important.

Your professionalism and honesty was greatly appreciated.

Sincerely,

A handwritten signature in black ink, appearing to read "Paul Lensmeyer". The signature is fluid and cursive, with a large loop at the end.

Paul Lensmeyer  
President & CEO

