



The **FIRST** *Bank & Trust Co.*
of
PRINCETON, KENTUCKY

KENNETH E. COX
PRESIDENT / CEO

April 19, 1989

Mr. Peter Henthorn, President
Profit Motivators International, Inc.
2146 Linden
Boulder, Colorado 80302

Dear Peter:

It is a pleasure to recommend the services of Profit Motivators International. PMI was hired by the First Bank and Trust Company to perform an indepth analysis of the banks operational and staffing needs. As a result of your recommendations, we have realized significant savings in procedural changes and staff costs.

Your staff was very professional and extremely knowledgeable of the banking industry. Please extend our appreciation to Mr. Phil Martin for a job well done. We look forward to his follow-up visits.

The First Bank and Trust Company is very pleased with the results of the work performed by Profit Motivators International, Inc. and I will be happy to recommend your services to any bank wishing to improve its overall organization.

Sincerely,

Kenneth E. Cox
President

KEC/lsd