

St. Landry Bank and Trust Company

ROBERT S. TOMLINSON, JR.
PRESIDENT
AND CHAIRMAN OF THE BOARD

|||
OPELOUSAS, LOUISIANA 70570

April 4, 1990

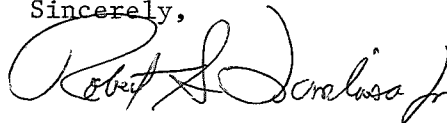
TO WHOM IT MAY CONCERN:

It is a pleasure to recommend the service of Profit Motivators International, Inc. Their proposal to increase productivity, reduce operational costs, increase fee income and enhance management and staffing techniques was fulfilled as promised. In the first quarter since the engagement of the services of P.M.I., our institution has realized a payback of approximately 2 to 1 from increased fee income alone, and additional savings are anticipated through their other recommendations.

Our management staff enjoyed the Human Resources Development Seminar and everyone involved realized significant benefits that will be effectively applied in their day to day supervisory responsibilities.

Their staff was very knowledgeable, honest in every aspect, and delivered prompt expert service. Our only regret is that we did not take advantage of their services sooner. In closing, project results were positive for our bank, employees and customers, and we will be using them on annual audit basis.

Sincerely,



Robert S. Tomlinson, Jr.
President and Chairman of the Board

RSTJr:mbq