

Bank of Coushatta

P.O. Drawer A
Coushatta, Louisiana 71019-2001

October 30, 1989

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

Dear Peter:

Some of our board members and I have orally expressed our appreciation for the work your firm did for us this year, but I think I should give you a written "thanks".

As you know I contacted you after receiving a brochure early in 1989. I needed a quick, in depth review of operational procedures, staffing, fee structure, etc. because it is easy to postpone effective action in these matters while dealing with higher profile activities.

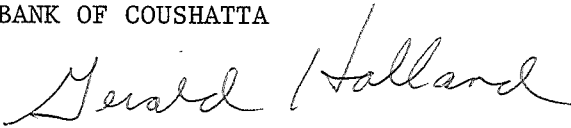
From the initial analysis phase to the finished report your staff worked well with our employees. Our people felt comfortable working with John Konrade, Phil Martin and you and so you were able to draw out valuable information as the project developed. On the whole recommended changes were welcomed and readily adopted.

Now to the bottom line. Your analysts made fifty recommendations for operational and income improvements. We have implemented 90% of these. Staffing re-assignments alone should result in annual savings of \$45,000. This is a handsome sum for our size bank and more than enough to pay for the entire project. We estimate that implemented recommendations will result in a return on analysis cost between 2.25 to 1 and 3.65 to 1 within one year.

We appreciate the good work done by Profit Motivators and we look forward to the review audit early next year.

Sincerely,

BANK OF COUSHATTA


Gerald Holland
President

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