



COMMERCIAL BANK

December 14, 1988

Phil Martin
Chairman and Chief Operations Officer
Profit Motivators
2146 Linden
Boulder, Colorado 80302

Dear Phil:

I certainly want to thank you and the representatives of your company for the work that you did for us at Commercial Bank and Trust Company. I believe that the merger of the two banks will go more smoothly because of the organizational planning that we did prior to the merger of the two banks.

Additionally, the supervisory training will help our managers to become better supervisors as we decentralize our management efforts. Additionally, the organizational and responsibility changes that we made in the bank should assist us in improving bottom line profitability.

John was very beneficial to us in recognizing areas of improved profitability. Again, I believe that the communications between John and our managers was beneficial in that our evaluation committee had an opportunity to study and evaluate the ideas that PMI arrived at.

Again, I would like to thank especially you and John for your efforts in helping us through these operational and organizational changes and in assisting us in improving our bottom line.

Thank you.

Sincerely,

P.O. Box 575
Franklin, LA 70538-0575
318/828-5140

Paul A. Melton
Chairman and President

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PAM/dc