

CountyNationalBank

Financial Leaders. Neighborhood Friends.

March 14, 2005

Mr. M. Peter Henthorn, President
Profit Motivators International, LLC
2146 Linden Drive
Boulder, CO 80304

Dear Peter:

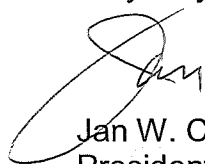
I just wanted to follow up with you regarding the recent preliminary efficiency analysis that you performed for our bank. The purpose of the analysis was to determine if we could make a worthwhile application of our productivity to enhance our overall efficiency by reducing cost and improving customer satisfaction.

I think that the goal was 100% accomplished and we were able to recover your fee at least three times over. The professional approach that you used in interviewing our staff and senior management was the key to the results that we were able to obtain from your efforts. You stayed very focused on your mission and there was no adverse impact on our day-to-day operations while you were doing your work. Your report was concise and to the point.

We are presently following up on a point by point basis and, in many cases, have already implemented changes in procedures, schedules and force reduction that all lead to an improved bottom line. We will continue to monitor our progress at our senior management group meetings and at some point in time will consider the other services that you may provide, including our strategic planning process.

We will certainly respond to any requests for references that you may have for other community banks of our size. I want to thank you for your interest in the bank and, on behalf of our senior management, for your efforts and the favorable results that were obtained.

Very truly yours,



Jan W. Clark,
President/CEO

JWC/sp