



# ATHOL SAVINGS BANK

Proud of Our Past, Focused on the Future

*Main Office*

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*Loan Servicing*

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September 13, 2007

M. Peter Henthorn  
Profit Motivators Int., LLC  
2146 Linden Drive  
Boulder, CO 80304

Dear Peter:

I want to thank you and John Konrade for the recent physical given to the Bank, myself and the senior management group.

Change is difficult for all to embrace, but necessary to survive in the current banking environment. The manner in which you and John interfaced with all our associates on this difficult subject was professional and overall accepted quite well.

Your organization has provided us the road maps to implement substantial efficiencies as well as income opportunities for Athol Savings Bank. It is now our responsibility to implement same.

Thank you again.

Sincerely,

Sam H. Hokkanen  
President, CEO  
Athol Savings Bank