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P.O. Box 7850 Ann Arbor, Michigan 48107 313/662-8200

July 9, 1997

M. Peter Henthorn, CPCM, President
Profit Motivators International, Inc.
2146 Linden Drive
Boulder, Colorado 80304

Dear Peter:

It has been a few months since the conclusion of your on-site work with our organization. We were pleased with the professionalism of your staff, including yourself, Phil Martin, Chairman and COO, and John Konrade, Senior Analyst. Your processes and procedures were well developed and organized. We did underestimate the considerable time commitment.

Specifically:

- John Konrade interacted effectively with staff. He used a hands-on approach and was non-intrusive and non-threatening.
- Phil Martin conducted a management skills seminar. Two senior managers and seven managers participated. The content was most beneficial to our newer managers though somewhat basic for the others. Phil's presentations were very good and his materials were useful and professionally prepared. The personality profiles we completed will be helpful as we learn how to work more effectively with each other.
- John developed flexibility charts which identified job skills for the member services and loan departments. These are excellent tools to help us identify and write procedures and begin cross training projects.
- You crystallized the call center concept for us and we are actively working on that project.
- You assisted with the restructuring of the member services department and identified the training needed to accomplish a smooth transition for staff and members.
- You developed a management operating report which we are learning to use.

Although we did not implement all of your recommendations, many of those we did implement will generate substantial long-term cost savings. We received good value for our investment.

We appreciate your follow up calls, and would be happy to recommend your services to others.

Sincerely,

A handwritten signature in cursive script that reads "Jim Mattson".

Jim Mattson
President