



January 8, 2007

Peter Henthorn, President
Profit Motivators International
2146 Linden Drive
Boulder CO 80304

Dear Peter:

I am writing to tell you how much we appreciate the excellent help you provided us in your recent visit to our bank. When you came a few years ago the bank's management wasn't prepared to make the tough calls and we failed to implement many of the suggestions you made. As a small community bank, and in the current banking environment, we need all the help we can get. This time we were ready for change and have implemented most of your recommendations.

Although we were already aware of many of the aspects you presented, we needed an outside person to help us see all the positive benefits of making these changes; and we needed you to give us that extra "push" to move forward.

Your guidance has been much appreciated as we have worked on implementing these changes the past few months and we are grateful for the positive effect on the bottom line.

It would be my privilege to heartily recommend Profit Motivators. We look forward to future opportunities to benefit from your services.

Sincerely,

A handwritten signature in cursive script that reads "Martha".

Martha J. Rogers
President/CEO

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