



United Southern Bank

Post Office Drawer 1059 • Clarksdale, Mississippi 38614 • 601-627-3281

Chester H. Curtis
*Vice Chairman of the Board
and Assistant Chief Executive Officer*

February 4, 1982

TO WHOM IT MAY CONCERN:

Since 1978, Mr. Peter Henthorn has been a well-known person in the United Southern Banking System. It was during that year that he and a management consulting firm were employed to make a system work study for our banking system. The results of that study in which Peter served as an analyst of operations have had a profound effect upon the growth and development of the United Southern Bank. We found Mr. Henthorn's ideas to be innovative and sound.

We were not surprised when he founded his own consulting company, Profit Motivators International of Dallas, Texas.

Peter Henthorn possesses a dynamic personality and a drive which never seems to lag. He is very knowledgeable about the banking industry and the important role that personnel plays in developing a progressive banking institution.

We have been most satisfied with the service which he has rendered to our bank and feel that he is well-qualified in his present field of endeavor.



Chester H. Curtis
Vice Chairman of the Board

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