

1st Mississippi Federal Credit Union

Telephone (601) 693-6873
Fax (601) 693-5118



Larry B. Davis, CEO
Extension 248

March 17, 2000

To whom it may concern:

Please consider this as my recommendation of Mr. Peter Henthorn and his company, Profit Motivators International, Inc.

Peter and his staff consulted with 1st Mississippi during February 2000, and we found them to be extremely knowledgeable, thorough, insightful, innovative, and very pleasant with which to work.

I would respectfully encourage your consideration of Peter and his services.

Should you have questions or require further information, please don't hesitate to call me at the above-referenced number.

Cordially,

Larry B. Davis
CEO