

First United Bank

George T. Hampton
President

April 1, 1985

Mr. Peter Henthorn
Profit Motivators International
40 Linden Drive
Boulder, CO 80302

Dear Pete:

When PMI began our project in July of 1984, I must admit that I had some reservations about your ability to deliver as promised. Not only did I feel that the areas which needed to be addressed were numerous, I felt the complexity of our system with our many different locations would pose additional problems for you. I wanted to write to let you know that your promises have been fulfilled, and I feel that through PMI First United Bank has established a firm base from which to build an efficient and more profitable operation.

Prior to enlisting the services of your company we were experiencing far too much overtime, wasted time, duplication of effort, general inefficiency, poor cash management and pricing and over-staffing. PMI was able to come in and through a professional and insightful study of our operation not only make suggestions and recommendations on how to correct such problems, but to actually implement the changes approved by management. I feel that our project with PMI has resulted not only in reduced costs and increased income, but also in a better functioning, better trained and more efficient banking organization. The results of your study have also given our management and supervisors additional insight into the need for proper training both at entry and subsequent levels, and an added meaning to the phrase "professionalism in banking."

Finally, let me say that First United Bank is appreciative of the job Profit Motivators International did for us, and I will be happy to recommend your services to any bank wishing to improve its "bottom line."

Sincerely,



George T. Hampton
President &
Chief Operating Officer

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