



WILLIAM R. GOTTSBALL
President
and Chief Executive Officer

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To Whom It May Concern:

We are pleased to offer our observations regarding the success Profit Motivators had with our bank. During 1983, we underwent a complete analysis by PMI. The results of their work has been financially beneficial to our bank. We recouped the total amount expended for their service within six months.

The most important factor is that even today, we have the ability to continuously monitor our operational system to ensure maintaining the posture of operation set forth in their program. From time to time, special problems arise that require further consultation. We have found Pete Henthorn responsive to these special needs. In addition, because he is knowledgeable of our situation, he will contact us regarding new ideals that could be implemented successfully in our operation.

In summary, we have no hesitation in recommending Profit Motivators and welcome any inquiries on their behalf.

Sincerely yours,


William R. Gottshall
President & CEO

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